Consumer pre-purchase decision-making in a complex channel environment

Which communication channels are most important for young telecommunication consumers in Norway?

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Abstract

This thesis examines the pre-purchase decision-making process of Norwegian telecommunication consumers in a complex channel environment. In order to understand why some channels are preferred over others, the value of different channels is investigated by applying consumer journey mapping and looking at consumers' needs from their point of view. A particular focus is given to the role of trust and convenience during information search. To illuminate on the topic of pre-purchase behavior in a service context, empirical data was collected by applying a mixed method approach. This approach consists of both qualitative semi-structured interviews with University students and a quantitative online survey. The main findings show that young consumers actively pursue a combination of multiple channels during their pre-purchase decision-making process. Providers' websites, other websites (i.e. comparing websites) and friends/family/colleagues are identified as key touchpoints. Trust and convenience are found to be important factors for explaining the rationales for channel preferences, since the preferred touchpoints are the ones perceived as highly trusted and convenient. In addition, it is identified that the respondents co-create value by engaging in three activities to reach their goal: comparing, finding flaws and obtaining reassurance. Even though the Internet clearly dominates the pre-purchase decision process, personal contact with service providers is still crucial when problems occur. Social media and stores are found to be little trustworthy and less relevant for the consumers during information search and thus the decision-making process in the context of mobile providers. Research from the fields of communication science, human-computer interaction as well as marketing build the theoretical ground and are used as a framework to discuss the findings.

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Table of Contents

1 Introduction 1

1.1 The ‘Customer Care 2015’ - project 1

1.2 Background and purpose 1

1.3 The modern telecommunication market 4

1.4 Research questions and scope of the study 5

1.5 Research contribution and structure overview 6

2 Theoretical framework 8

2.1 Mapping the landscape: Channel evolution 8

2.2 Consumer channel choice 10

2.3 Consumer decision-making process 11

2.3.1 The EKB-model 12

2.4 Consumer journey mapping 14

2.5 A new mindset: The service-dominant logic and co-creation of value 15

2.6 The concept of trust 18

2.7 The concept of convenience 20

2.8 Summary literature review 22

3 Methodological approach 23

3.1 Research design: Mixed method approach 23

3.2 Qualitative approach 25

3.2.1 Semi-structured qualitative interviews 26

3.2.2 Ethical issues with interviews 27

3.2.3 Designing the interview guide 29

3.2.4 Data collection 31

3.2.5 Transcription and development of the codebook 33

3.3 Quantitative approach 35

3.3.1 Online Survey 35

3.3.2 Sampling design and data collection procedures 36

3.3.3 Overall survey structure and composition of questions 37

3.3.4 Operationalization of the constructs 38

3.4 Research quality: Methodological challenges 40

3.4.1 Reliability 40

3.4.2 Validity 41
3.4.3 Generalizability 43
3.4.4 Triangulation: Strengthening the research 44
4 Qualitative Findings and Analysis 45
4.1 Background information of the interview respondents 45
4.2 Pre-purchase decision-making process is context dependent 46
4.2.1 Why do consumers switch telcos? 46
4.2.2 Past experience influences channel choice 48
4.2.3 Visualization of the individual consumer journeys 49
4.2.4 Patterns of channel usage 53
4.3 Perceived value of specific channels 55
4.3.1 What does the consumer want? 55
4.3.2 Comparing 57
4.3.3 Finding flaws 58
4.3.4 Obtaining reassurance 59
4.4 The role of trust and convenience 60
4.4.1 Trust 60
4.4.2 Convenience 63
5 Quantitative Findings and Analysis 65
5.1 Profile of survey respondents 65
5.2 Which mobile providers meet consumers' needs? 66
5.2.1 Consumers prefer the "big players" 66
5.2.2 Changing provider relates to certain life events 67
5.3 What do consumers want from their mobile providers? 68
5.4 Which channels are most likely to be used by consumers? 70
5.4.1 Key touchpoints 70
5.4.2 Key touchpoints are dominated by online activities 71
5.4.3 Traditional channels loose importance in the pre-purchase phase 71
5.5 What are the search preferences of consumers? 72
5.6 Key touchpoints are convenient and trusted 73
6 Summary and Discussion 76
6.1 Key findings 76
6.2 Preference of multi-channel usage 78

6.3 Value co-creation through key touchpoints ... 81
6.3.1 Dominance of online channels in pre-purchase decision-making ... 81
6.3.2 Importance of consumer dominated and neutral channels ... 83
6.3.3 Constant evaluation ... 84
6.4 No value in social media and stores? ... 85
6.4.1 Social Media ... 85
6.4.2 Stores ... 87
6.5 Needs and search preferences are context dependent ... 88
6.5.1 What triggers needs? ... 88
6.5.2 Trade-offs between trust and convenience ... 89
7 Concluding Remarks ... 91
7.1 Limitations and future research ... 92
Reference List ... 94
Literature ... 94
Online ... 101
Appendix 1: NSD Confirmation ... 104
Appendix 2: Informed Consent ... 105
Appendix 3: Semi-structured Interview guide ... 107
Appendix 4: Facebook and Twitter announcements ... 110
Appendix 5: Codebook ... 112
Appendix 6: Online Survey ... 116

Figure 1: CDJ and CJM, Source: Knut Kvale, Telenor Research ... 6
Figure 2: Evolution of channels (adapted from Waldron, 2014) ... 9
Figure 3: Decision-making process (adapted from Engel et al. 1968, p. 532) ... 12
Figure 4: Age distribution (see Appendix 6: Q3) ... 65
Figure 5: Current mobile provider (see Appendix 6: Q12) ... 66
Figure 6: Main reason for switching providers (see Appendix 6: Q10) ... 67
Figure 7: Importance of mobile phone vs. mobile provider (see Appendix 6: Q25) ... 68
Figure 8: Importance of service aspects (see Appendix 6: Q18) ... 69
Figure 9: Example distribution 4G (see Appendix 6: Q18) ... 70
Figure 10: Likelihood of choosing channels as information sources (see Appendix 6: Q20) . 71
Figure 11: Example distribution for social media and store ... 72
Figure 12: Search preference (see Appendix 6: Q19) ... 73
Figure 13: Most trusted channels (see Appendix 6: Q22) ... 75

1 Introduction

1.1 The ‘Customer Care 2015’ - project

Customer care has become vital in service industries, since it represents the main foundation of differentiation as well as sustainable competitive advantage for service providers (CSI, 2012a). Yet, providing an excellent and seamless experience across channels and touchpoints to customers demands to truly align with what they value (ibid., 2012a). Technological developments highly impact these trends because they allow companies to constantly communicate and thus add value in new and innovative ways. In order to stay ahead, a ‘Center for Service Innovation’ (CSI, 2012b) was established in Norway in 2011 with the aim to focus on challenges facing the service sector. Out of this center, the spin-off research project “Customer Care 2015” arose. This project’s main aim is to provide customer care and seamless customer experience across service touchpoints in order to gain sustainable competitive advantages. In order to do so, an increased understanding and knowledge about future customers’ expectations, especially towards digital touchpoints, and how those can be met is necessary (Telenor, 2015). This project in cooperation with Telenor Research sets the context for this master’s thesis, which will focus on consumers’ decision-making processes and their channel choices and preferences prior to a service purchase.

1.2 Background and purpose

Over the past 10-15 years, a vast increase of the number of media platforms and communication channels available to consumers have been made available (Neslin, Grewal, Leghorn, Shankar, Teerling, Thomas & Verhoef, 2006, p. 96; Smit, De Haan & Buijs, 2014, p. 37). The fragmentation of the once so clearly stated mass media into newspaper, radio and TV has been turning into an “ecosystem of interactive and cross pollinating channels” (Userlytics, 2012). Especially the appearance of the Internet has challenged communication patterns (Black, Lockett, Ennew, Winklhofer & McKechnie, 2002). As a consequence, the ways consumers connect and interact both with one another and with brands, but also how they research and buy products and services are undergoing tremendous changes. The proliferation of channels contributed for example to a raise in the knowledge and activity level of consumers (Normann, 2001, p. 74). Digitalization and the growing role of social media as well as user reviews further complicate to understand how consumers make purchase decisions. These developments have increased interest in consumer journey research, which explores the decision-making process for consumers. This process can roughly be divided into three stages: pre-purchase, purchase, post-purchase (Tsiotsou & Wirtz, 2012). The telecommunication industry is among the sectors that are characterized by a tremendous growth of channel utilization. In the presence of such trends, more knowledge is needed in order to understand how consumers choose between different communication channels and why they might prefer one channel over another (Black et al., 2002, p. 161).

In addition, technological innovations created a market that is open for the consumers anytime, anywhere and in any way the consumer prefers to use it (Kruh & Freedman, 2014). In a time constrained world, the biggest advantage of the Internet is probably its convenience, providing instant and cost effective information to facilitate the consumer decision-making process (Peterson & Merino, 2003; Colwell, Aung, Kanetkar & Holden, 2008). However, Lunn (2013) states that due to increased channel choice "offers have become increasingly innovative, complex and difficult to compare" (p. 168). Consumers are then not only challenged with information overload (Smit et al., 2014, p. 37), but it becomes also problematic to know that information is accurate and unbiased. Trust in information sources is thus developing into a vital topic (Kelton, Fleischmann & Wallace, 2008, p. 363), especially with regard to service offerings.

The 21st century is embossed by a shift from a goods to a service dominated paradigm (Vargo & Lusch, 2004). Service companies have undergone tremendous growth in the past decade, representing the majority of the gross domestic product in many countries (Gustafsson & Johnson, 2003). In the western hemisphere service now represents about 70% of the value creation and accounts for more than 80% of employment (CSI, 2012b). One major characteristic that distinguishes services from goods is their intangible nature, meaning that the value of service is generated in consumption, i.e. co-creation of value (Vargo & Lusch, 2004). According to Gustafsson and Johnson (2003), the widespread belief that service production only reflects an adaption of physical goods is naïve, since service represents something fundamentally different (p. 3). It is the solution to customer problems (Grönroos, 2007, p. 52). Since today's consumers do no longer think in isolated experiences, it is the overall customer experience that becomes vital. This means, it is not only the actual purchase that is important, but attention needs to be paid to all phases in the consumer decision-making process (Rickwood

& White, 2009, p. 146), namely the pre-purchase stage, the encounter stage and the post-encounter stage. Svenson (1979) concludes that “human decision making cannot be understood simply by studying final decisions” (p. 86). Only recently, it has been acknowledged that understanding the pre-purchase behavior is more influential than initially thought, since research indicates that channels in which consumers research directly influence in which channels they buy (Verhoef, Neslin & Vroomen, 2007). Rickwood and White (2009) support the notion, that understanding the use of information channels during the pre-purchase phase for services is crucial, because it “determines whether or not a consumer will progress through the decision-making process to actually buy the service” (p. 146). When searching for services such as mobile subscriptions, consumers now face a complex search environment, given the rapid pace of technological change (Strebel, Erdem & Swait, 2004, p. 96). The Internet as search tool has become prevail and thus questioning the importance of other information channels, especially offline sources.

Technological changes also brought about changes in consumer behavior. While consumers once have been characterized as passive recipients when acquiring information, they can now be described as active players who become not only more and more sophisticated and confident in the way they navigate their environment, but also more demanding in what they expect from communication channels of the service providers (Van Dijk, Minocha & Laing, 2007). Since technology is continuously enhancing communication channels both regarding their function and utilization, these trends underlie the importance to explore how consumers choose and what they expect from different channels during the pre-purchase decision-making process.

Adding value through service has become indispensable, challenging companies “to better understand their customers and problems they are trying to solve, and to improve their lives” (Gustafsson & Johnson, 2003, p. 1). Service, so Gustafsson and Johnson argue, provides competitive advantage, because it eventually will be benchmark for differentiation. Yet, there is little research on the subject of pre-purchase decision-making in a service context (Kaushik, Reiss & Capella, 1999, p. 208). Even though the importance of understanding pre-purchase decision-making is recognized, this area is underdeveloped (Rickwood & White, 2009, p. 145; Tsiotsou & Wirtz, 2012). In addition, much of the work has centered on goods purchasing and consumption. Less attention has been given the behavior of service consumption (Murray, 1991, p. 11).

Since a channel links the communicator with the recipient, the channel has to be of interest or value for the recipient in order to be used and transfer messages. The motivation of this research lies in finding how changing technologies impact modes of channel usage of service consumers, especially since online communication happens to a great part in textual form. My interest in this thesis topic roots in the course "Media innovations", where the wish to contribute to a deeper understanding of interrelations between media technology and consumers were stimulated.

1.3 The modern telecommunication market

With special focus on the telecommunication industry, empirical studies worldwide show the same phenomenon: a significant amount of consumers select suboptimal contracts (Lunn, 2013, p. 168). The need for improvement to match consumers with their subscriptions is obvious and underlines the importance to understand pre-purchase behavior of service consumers.

In this thesis, the telecommunication industry and especially the pre-purchase decision-making process of consumers choosing a mobile subscription will be of focus. To better understand the consumer decision-making process later in this thesis, this section thus describes why telecommunication markets are unique and thereby lays out the environment in which consumers make their decisions in. According to Lunn (2013), consumers in modern telecommunication markets perceive a high level of uncertainty. This evolves out a unique combination of four key characteristics.

First, telecommunication consumers "face highly complex, multidimensional judgments of value" (Lunn, 2013, p. 169). For example when choosing a new mobile provider, the decision contains to make a choice about which network to access, but also about what tariff to choose. In combination with a new phone, this decision becomes even more complex in that also the equipment needs to be judged. Second, much of the actual value a consumer obtains from a telecommunication service is independent from product or provider (Lunn, 2013, p. 169). This is referred to as private communication value and depends for example on with whom, how often and why you communicate with different people (ibid., p. 169). This means, telecommunication services are both judged by their functionality, but also by what they enable, such as access to other people or entertainment. Third, media products (i.e. smartphones) and services (i.e. mobile subscriptions) are changing (Storsul & Krumsvik, 2013). Due to those fast technological developments, consumers make their decision regarding “services they are yet to experience” (Lunn, 2013, p. 170). Fourth, data access enables immediate experiences, but consumers have a hard time to judge how much they will need or use before they buy it (ibid., p. 170). This refers back to the third characteristic, where due to constant technological advancements users might have to predict usage of functions they might not have tried yet (p. 172). In summary, the telecommunication market is complex and risky, because multiple criteria are involved in the decision and due to intangible aspects the best alternative is hard to identify (Sahar, 2013, p. 277). As for Norway, there were about six million registered mobile subscriptions in 2013 (Medienorge, 2015). With a population of a little over five million inhabitants (SBB, 2015), Norway is thus one of the countries with the highest mobile usage worldwide.

1.4 Research questions and scope of the study

Building on the reasoning above, this thesis aims to examine the pre-purchase behavior of telecommunication consumers, understand why they prefer some channels over others and illustrate the role of trust and convenience in this context from a consumer’s point of view.

The main research question is thus as follows:

> *What is the consumer pre-purchase decision journey in the case of telecommunication services in a complex channel environment? (RQ1)*

Since consumers are changing the way they research prior to purchase, channels seem to change their function and with this their value (Court, Elzinga, Mulder & Vetvik, 2009). On these grounds a first sub-question is added:

> *Why do consumers prefer some channels over others? (RQ2)*

Current studies on pre-purchase decision-making and channel choice emphasize that service environments are more risky than goods environments, since the "consumer makes his choice under conditions of uncertainty" (Bhatnagar, Misra & Rao, 2000, p. 99). At the same time, the Internet is said to facilitate decision-making due to time and effort savings (Peterson & Merino, 2003). This leads to a second sub-question:

> *What is the role of trust and convenience regarding channel choice? (RQ3)*

Within the field of consumer behavior and decision-making, the scope of this study is demonstrated below.

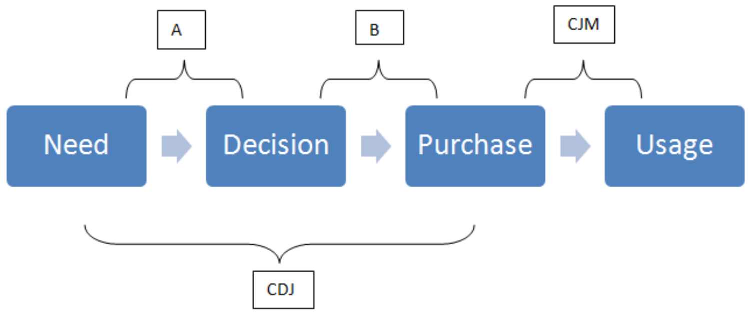


Figure 1: CDJ and CJM, Source: Knut Kvale, Telenor Research

While customer journey mapping (CJM) has been the focus of research to measure customer experience and satisfaction over time and across multiple channels after purchase, little is known about the process before the purchase, the consumer decision journey (CDJ). The CDJ process can further be split into two phases. Phase A describes the journey from when the consumer realizes he[1] has a need until he chooses a service provider which may fulfil this need. Phase B marks the journey from when he has selected a service provider to the actual buy. The scope of my thesis will be phase A.

For the purpose of the subsequent analysis, it becomes necessary to distinguish between the terms consumer and customer. A customer is a person who has actually bought a product or service, whereas a consumer is using the product or service. In the context of pre-purchase decision-making, this thesis therefore uses the term consumer rather than customer. Unfortunately, in literature those two terms are often used interchangeable, which leaves some of the references in this thesis with the term 'customer' where it in fact would be better to talk about 'consumer'.

1.5 Research contribution and structure overview

This master thesis contributes to the limited literature available in the area of pre-purchase decision-making for service businesses in general (Rickwood & White, 2009, p. 146) and telecommunication industry in particular.

[1] For simplification reasons, this thesis will be using the masculine form, yet this includes all females as well.

Further, this study examines the role of trust and convenience, two important concepts regarding channel choice in a complex service environment (Fu & Lee, 2014; Berry, Seiders & Grewal, 2002). Finally, this master thesis uses consumers as empirical data sources, which distinguishes it from other studies that focus on the business perspective. Thus, the empirical data will provide valuable insights on how service consumers make use of different touchpoints, identify key activities and discusses the findings based on a conjunction of studies from the fields of communication science, human-computer interaction and marketing.

The table below provides an overview with the most important contributions of the separate chapters.

CHAPTER 2 **Theoretical framework**	Relevant research on channel choice, consumer decision-making, service-dominant logic as well as the concepts of trust and convenience are elaborated in order to give an overview over important findings.
CHAPTER 3 **Methodology**	The major methodological approaches are discussed and the research design is presented. This chapter further specifies the procedures of how the data was collected and analyzed as well as discusses ethical issues.
CHAPTER 4 **Qualitative Findings and Analysis**	An overview over the interview respondents is given and the results of the semi-structured qualitative interviews are presented.
CHAPTER 5 **Quantitative Findings and Analysis**	An overview over the survey respondents is given and the results of the online survey are presented.
CHAPTER 6 **Summary and Discussion**	Key findings are summarized and discussed in the light of previous research. References are made to how the findings extend, confirm or disagree within a broader scientific context.
CHAPTER 7 **Concluding remarks**	Concluding remarks of this thesis are made. In addition, limitations are addressed and suggestions for future research are given.

Table 1: Thesis structure overview

2 Theoretical framework

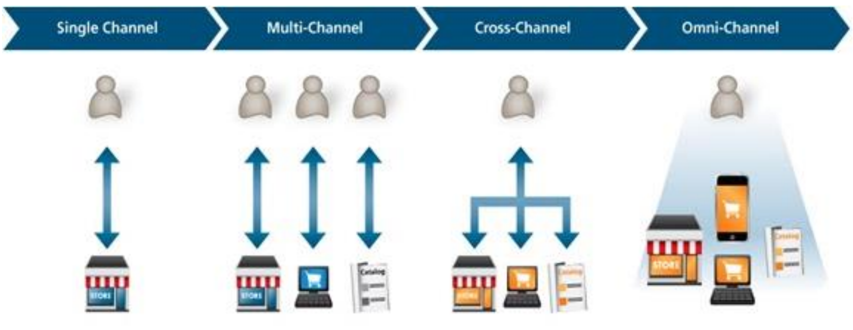
In this chapter, the goal is to give an overview over the main theoretical framework and relevant literature. The research review draws on theories and studies at the conjunction of multiple perspectives, namely communication science, human-computer interaction and marketing. First, the terms multi-, cross- and omni-channel are differentiated (Ch. 2.1). Next, the current state of knowledge on consumer channel choice is outlined (Ch. 2.2). Thereafter, the decision-making process is explained, which serves as a foundation for the consumer journey mapping (Ch. 2.3). Elaborating on the service-dominant logic (SD-Logic) and two of its premises gives insight into value co-creation (Ch. 2.4). This emphasizes the need for understanding how consumers engage in creating value through interactions and dialogue. Finally, the concepts of trust (Ch. 2.5) and convenience (Ch. 2.6) are outlined and discussed in relation to channel choice.

2.1 Mapping the landscape: Channel evolution

A channel, as defined by Neslin et al. (2006), is a “customer contact point, or a medium through which the firm and the customer interact” (p. 96). Such points of contact or interactions are also called touchpoints (Oxford Dictionaries, 2015a). Over the past decade, an influx of technologies have generated various new channels in which consumers and businesses can communicate (Graham, 2012). At the same time consumers increasingly contact other consumers through for example social media or online forums and reviews, as those sources are often seen more objective (Kozinets, 2002, p. 61). A consumer channel or touchpoint in this thesis is thus understood as both a direct (e.g. over providers’ websites) and an indirect (e.g. via friends/family or third party websites) contact with a service provider.

Service providers have continually made use of technological developments and innovations and while they traditionally offered a one-way communication stream, most of them have now adopted a multi-channel approach (Black et al., 2002, p. 163). The term ‘multi’ comes from Latin and means ‘many’ or ‘numerous’ (Oxford Dictionary, 2015b). In a pre-purchase context multi-channel thus refers to the experiences of a consumer searching for information in several channels. There, consumers enjoy the freedom of channel selection (Albesa, 2007, p. 492). Yet channels are independent from another which means that they coexist, offering the same content and processes, but are operated independently.

Of today, this is the most prevalent form, where channel interactions are treated as separate touchpoints and references to other channels are scare (Waldron, 2014). With this, a multi-channel model can be distinguished from a cross-channel model, which means to integrate multiple channels in order to complete a purchase. This is the case, when a consumer searches online and then visits the store in order to do the purchase. Cross-channel thus means to have some sort of coordination between the different channels. For example a cross-channel solution implies that a consumer could redeem a coupon code online. Briefly said, multi-channel refers to individual channels, while cross channel refers to integrated channels (Waldron, 2014). Finally, omni-channel is described as the “Nirvana” of channel integration (ibid., 2014). Omni also has its origin in Latin and can be translated with “all” or “universe”. Omni-channel means the “simultaneous use of two channels” (Arson & Camiade, 2013), for example using your smartphone while being in the store. It also means, to be able to start in one channel and continue in another, for example that a service representative in the store, on the phone or via chat will be able to make references to the consumer’s previous purchases or search preferences (Rouse, 2014). Consequently, the preferences and interactions of a consumer or customer are memorized on all channels (Arson & Camiade, 2013). Omni-channel can thus be defined as “a synchronized operating model in which all of the company’s channels are aligned and present a single fact to the customer, along with one consistent way of doing business” (Carroll & Guzmán, 2013, p. 4). This state-of-the-art approach is still rather a vision than reality. Finally, in an omni-channel approach the service provider offers the consumer the possibility to access the channel of choice at any given time from any given device throughout the whole decision-making process (ibid., p. 4). True integration between channels is what distinguishes omni-channel experiences from multi-channel and cross-channel experiences (Rouse, 2014). The figure below provides an overview over the discussed terms.



The Legacy The Reality The Aspiration The Nirvana

Figure 2: Evolution of channels (adapted from Waldron, 2014)

2.2 Consumer channel choice

Consumers nowadays face a search environment that exists of a large variety of information channels and consumers prefer to receive messages in different ways (Strebel et al., 2004, p. 97). Lee, Kim and Chan-Olmsted (2011) point out that the Internet has become the most common information search tool (p. 355). In literature on marketing communications one of the central concerns has been how to integrate messages over a range of different channels (Slack, Rowley & Coles, 2008, p. 48). Understanding which channels consumers use and why consumers prefer some channels over others is important due to two reasons: First, it increases the value for the consumer, because they are more effective and less frustrated in their decision-making (Caylar, Dmitriev, Fletcher & Grieder, 2014, p. 2). Second, identifying ineffective channels helps reduce costs for firms (Neslin et al., 2006, p. 103) and optimize allocation of communication resources (Strebel et al., 2004, p. 96).

Research on channel choice found that certain aspects influence the channel decisions of customers. Black et al. (2002) for example identified a framework of four key categories influencing channel choice, when investigating financial services: Consumer, channel and product characteristics as well as organizational features. Those findings are relevant because this thesis also has a focus on the service industry.

With regard to the first group, socioeconomic factors and age were found to be influential (ibid., p. 166). Other researchers such as Gupta, Su and Walter (2004) explored in this context consumers' channel-switching tendency and found that attitudinal differences on the basis of risk perception as well as their channel experience explained channel preferences. Black et al. (2002) further found that especially the consumers' confidence in their ability to use different channels as well as lifestyle were significant predictors for channel choice (p. 165f).

There is an extensive list over channel attributes that are found to correlate with channel choice. Neslin et al. (2006) highlight that attributes play different roles in different stages of the decision-making process (p. 101). In the context of the pre-purchase phase there are three attributes that are especially important: perceived risk (Lee et al., 2011; Gupta et al, 2004), search convenience and search effort (Verhoef et al., 2007, p. 134). Gensler, Verhoef and Böhm (2012) highlight that it is the consumer's perception of a channel that is decisive when it comes to channel attributes (p. 989). Perception in a general sense is "the process by which people select, organize, and interpret information to form a meaningful picture of the world" (Kotler

& Armstrong, 2014, p. 172). Murray (1991) found that perceived risk and information search are positively related, which is especially evident in a service context (Rickwood & White, 2009, p. 146). Search convenience refers to the perceived "ease and speed at which consumers can gather information […] in the specific channels" (Verhoef et al., 2007, p. 134). Contrarily, search effort is defined as perceived required time and difficulty to do so (ibid., p. 134). The Internet for example is considered to have low search effort, because it is easily accessible (Black et al., 2002, p. 168). With regard to search effort, several scholars pinpoint the influence of previous channel experience as highly influential. Gensler et al. (2012), for example found that experience can function as a form of channel loyalty (p. 991). Based on this background, it can be assumed that, "channel utility ultimately determines the likelihood that a consumer chooses a channel" (Gensler et al., 2012, p. 989).

Product factors are related to complexity of the product or service. As already outlined in chapter one, mobile subscriptions are not tangible and are thus perceived more risky than products. Black et al. (2002) summarize that the more complex and risky a product or service is perceived, the higher is a "preference for a face to face channel" (p. 168). In addition, Strebel et al. (2004) found that consumers who perceive themselves experts regarding a product or service are rather likely to search for sources with detailed and complex information as opposed to accessing word of mouth (WOM) (p. 100). WOM comprises social networking among friends, family or colleagues (Slack et al., 2008, p. 51).

Finally, organizational factors refer to the company's reputation and amount of channel offerings (Black et al., 2002, p. 170). In connection to the post-industrialized consumers, who enjoy freedom of choice, Van Dijk et al. (2007) point out that businesses can no longer push consumers towards using certain channels. Rather, businesses should investigate which factors are attractive for consumers to use a particular channel (Lihra & Graf, 2007, p. 148).

2.3 Consumer decision-making process

In order to understand how and why consumers engage with different touchpoints, the consumer decision-making process needs to be explained, as it provides the context for how consumers reach a decision. "Decision-making is the study of identifying and choosing alternatives based on the values and preferences of the decision maker" (Harris, 2012). Harris further points out that making decisions is the process of sufficiently reduce uncertainty, which emphasizes the need of information gathering as well as trust. Since decisions are means of achieving a predetermined goal (Al-Tarawneh, 2012, p. 5), analyzing its process is of special value. It is for example crucial to understand the needs of consumers in order to provide value to them (Salomon, Russell-Bennett, Previte, 2013, p. 4).

The consumer decision-making process is often described as stages a consumer goes through in order to make choices about the products or services to buy. A number of models have been developed to explain or predict how consumers make their decisions (Theo & Yeong, 2003). Among the grand models are the Nicosia-model (in 1966), Howard-Sheth- (in 1969) as well as Engel, Kollat & Blackwell-model (in 1968) (Erasmus, Boshoff & Rousseau, 2001, p. 83). This thesis uses the last in order to make sense of the complex process. Even though the pre-purchase phase is the main focus here, the whole decision-making needs to be understood, since it is a process with interrelated actions and decisions.

The Engel, Kollat & Blackwell-model (EKB-model) is adopted in this thesis, because it has been used with regard to service environments before (Rickwood & White, 2009; Gupta et al., 2004; Colwell et al., 2008). Further, its schematic character makes it applicable to a wide range of situations (Theo & Yeong, 2003). In addition Colwell et al. (2008) applied the five steps of the EKB-model to the concept of service convenience, where value is created on each stage “by decreasing the amount of time and effort a consumer must expend on the service” (Colwell et al., 2008, p. 161). The concept of convenience will be described more detailed in Ch. 2.7.

2.3.1 The EKB-model

Engel, Kollat and Blackwell (1968) provide a model that identifies five sequential stages a consumer “walks” through when making decisions (p. 345). This decision-making process of the entire consumer and customer life cycle is demonstrated in the figure below. In practice, this process is characterized by much back-and-forth and some suggest that it should even be presented as a circle (Fisk, 1981; Court et al., 2009).

Figure 3: Decision-making process (adapted from Engel et al. 1968, p. 532)

Need recognition

The process begins with the stimulation of a need or a problem (Theo & Yeong, 2003). As Kotler and Armstrong (2014) point out, need can be aroused by both internal and external stimuli (p. 176). Internal stimuli refer to basic human needs such as thirst, whereas external stimuli trigger needs via outside sources, for example through a discussion with friends or family (ibid., p. 176). Thus, need recognition is “the perceived difference between an ideal and an actual state” (Hoyer, McInnis & Pieters, 2013, p. 185). Knowing about what triggered a decision process is extremely valuable, because “it motivates the consumer to action” (ibid., p. 185).

Information search

Once a need is detected, the consumer usually starts the process of solving the problem (Hoyer et al., 2013, p. 188). In general, consumers start with internal search. This kind of search is based on previous experiences. However, as Murray (1991) points out, “the greater the degree of perceived risk in a prepurchase context, the greater the consumer propensity to seek information” (p. 10). In addition, while impulse buying has been extensively studied in the context of goods, Kacen and Lee (2002) for example neglect it in a service context, and others suspect it to occur less frequently (Murray & Schlacter, 1990). With this, external information research becomes vital when looking for services. Cox (1967) classifies information sources into three categories: consumer dominated, marketer dominated and neutral sources (p. 605). Marketer dominated sources on the one hand refer for example to advertising or promotion. Consumer dominated sources on the other hand are interpersonal information channels over which the marketer has little or no control (Lin, Tzeng, Chin & Chang, 2010). Those include for example friends, family or colleagues. Neutral sources in this thesis refer to channels such as test or comparing websites. Hoyer et al. (2012) highlight that information of consumer dominated channels are especially influential. The reason for this is that consumers perceive sources more credible, because they are not controlled by marketers (ibid., p. 197).

Evaluation of alternatives

The evaluation stage depends highly on the context (Kotler & Armstrong, p. 177). It is also measured against personal values, preferences, beliefs and perceptions, which makes the list of alternatives highly individual (SueLin, 2010, p. 2911). During the information search process consumers form a set of considerations and learn about different attributes such as price or convenience about the product or service (Tsiotsou & Wirtz, 2012). It has to be emphasized, that consumers frequently act on information that is less than complete and far from perfect, which leaves them with at least some degree of uncertainty (Kim, Ferrin & Rao, 2008). This means, uncertainty is reduced, but not completely removed.

Purchase decision & Post-purchase behavior

Based on the pre-purchase decision-making process, the purchase is made. After consumption, the consumer assesses the product or service, concluding to either be satisfied or dissatisfied (Kotler & Armstrong, p. 178). An important factor here is the customer's expectations. If a dissonance is caused, the customer might complain and/or change the product/service (or not buy it again) (Hoyer et al. 2013, p. 273f). Post-purchase behavior is important because it influences future purchase patterns (Engel et al., 1968, p. 504).

In this thesis only the first three phases are important, because they comprise the pre-purchase decision-making, which is focus of this thesis. Yet, it is important to have the other stages in mind, as they contribute to the overall experience.

2.4 Consumer journey mapping

Traditionally, the decision-making process was solely applied to goods. Yet academics start to shift from such an output focus to services and with this a process focus (Tsiotsou & Wirtz, 2012). As Colwell et al. (2008) point out, it is important in dynamic service environments to provide value to the consumer (p. 160). To do so, the decision-making process has to be looked at from a consumer perspective.

To map a consumer journey means to walk in the consumer's shoes along their interactions with the companies as well as other touchpoints (Hinshaw, 2012). According to Clark (2013), such a journey represents "different touch points that characterise a person's interaction with a brand, product or service of interest". The major difference between the decision-making process as described in the EKB-model and a consumer journey model approach is to provide the view from a consumer's perspective (Temkin, 2010, p. 2). With this, a consumer journey map visually illustrates the needs, processes and perceptions of the actual consumers (ibid., 2010). Consequently this leads to "an understanding of the role of each channel in the various stages, as well as the different journeys consumers can take to navigate the multi-channel landscape" (Wolney & Charoensuksai, 2014, p. 320).

A consumer journey map allows to identify influential touchpoints (Richardson, 2010). It further enables to detect gaps between experience compared to expectations and perceptions, highlights consumer's needs and thereby points to areas that need improvement (Hinshaw, 2012). Focusing on the consumer thus offers a unique competitive advantage over competitors (Gustafsson & Johnson, 2003). Yet, one of the biggest challenges for companies to overcome are functional silos (Edwards, 2013), meaning that each business unit mainly interacts within its department rather than with other divisions. Literature therefore suggests to identify key interactions by examining what consumers need at each touchpoint as well as investigating if various touchpoints meet their expectations (Temking, 2010, p. 5). Investigating consumer journeys are thus excellent at revealing what is valued by consumers and at identifying gaps for improvements. As Mohana Roa (2011) points out, "customer-perceived value is the basis for creating value packages" (p. 28).

2.5 A new mindset: The service-dominant logic and co-creation of value

Today, service industries represent about 60-70% of the U.S. gross domestic product (Kotler & Armstrong, 2014, p. 259) and more than 80% of employment in western economies, (CSI, 2012b). Kotler, Burton, Deans, Brown and Armstrong (2013) understand service as "a form of product that consists of activities, benefits or satisfactions offered for sale that are essentially intangible and do not result in ownership of anything" (p. 276). Examples are banking, airlines or telecommunication services. Thus, a service is a non-material equivalent of a good (Colombo, Di Nitto, Di Penta, Distante & Zuccalà, 2005, p. 50). Opposed to products, scholars pinpoint four key characteristics when talking about services: intangibility, inseparability, variability/heterogeneity and perishability (Moeller, 2010). Unlike physical products, services cannot be seen or touched before they are bought. This is because they are performed (ibid., p. 362). Thus, a consumer will first be able to judge and evaluate the service during or after consumption. This is the reason for why buying services are perceived riskier than goods (Murray, 1991). Further, services are inseparable since the production and the consumption of the service happen simultaneously (Moeller, 2010, p. 363). Third, even though self-services are increasingly used, many service encounters are still delivered by humans. Thus, the consistency and the quality of the service is difficult to monitor and maintaining trust can be a challenge in this regard. Variability therefore affects the quality of services depending on when, where and how it is provided. Here, also the participation of consumers plays a decisive role, which is to a certain degree dependent on consumer resources (Moeller, 2010, p. 363), for example time. Finally, one cannot store services (Vargo & Lusch, 2004).

Traditionally, value was created by developing products and services and market them to the consumers. Yet,

> "In 2015 Uber, the world's largest taxi company owns no vehicles, Facebook the world's most popular media owner creates no content, Alibaba, the most valuable retailer has no inventory and Airbnb the world's largest accommodation provider owns no real estate." (Goodwin, 2015)

The quote above clearly demonstrates that businesses are in need of a paradigm shift, since economies and societies move away from exchanging tangible goods (manufactured things) towards exchanging intangibles in the forms of knowledge, skills and processes (Vargo & Lusch, 2004, p. 1f). On these grounds, Vargo and Lusch (2004) introduced a new mindset for understanding value creation: the service-dominant logic (SD-Logic). Service in this context is understood as "the application of specialized competences (knowledge and skills) through deeds, processes, and performances for the benefit of another entity" (Vargo & Lusch, 2004, p. 2). Services (plural) are thus understood as intangible units of output, while service (singular) is the process of using one's competences for the benefit of some party (Vargo & Akaka, 2009, p. 32f).

The SD-Logic is based on nine foundational propositions (FPs). For this paper two of those premises are especially important, in the following referred to as FP1 and FP6:

FP1: Skills and knowledge is the fundamental unit of exchange (Vargo & Lusch, 2004, p. 6). This means, service is exchanged for service. This notion also implies that goods can be involved, but that they are understood as service-delivery mechanism. Christian Grönroos, avant-garde in service research in the Nordic school, parallels the definition of service according to the process nature:

> "A service is a process consisting of a series of more or less intangible activities that normally, but not necessarily always, take place in interactions between the customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems." (Grönroos, 2007, p. 52)

What Grönroos describes here, is demonstrated in a quote from Ted Levitt: "People don't want to buy a quarter inch drill. They want a quarter inch hole" (Clayton, Cook & Hall, 2005). Consequently, focusing on a service perspective means to move away from the producer perspective and inherent a customer perspective. Grönroos (2007) also highlights that the importance of technology to services has increased, since systems (as proposed in the definition) are more and more based on IT and Internet-related solutions (p. 53). Service then is to help customers achieve their goals, by "being adaptive to their individual and dynamic needs" (Vargo & Lusch, 2004, p. 6). Both scholars and practitioners are aware of the competitive potential that lies in service (Gustafsson & Johnson, 2003; Lusch, Vargo & O'Brian, 2007).

FP6: The customer is always a co-creator of value (Vargo & Lusch, 2004, p. 10). Thus, instead of being an operand resource, meaning a target being acted on, the customer is seen as an operant resource, meaning a producer of effects (ibid., p. 3). One opportunity for organizations to compete through service is to identify ways of co-creating value with customers (Lusch et al., 2007, p. 11). The customer's value creation process is defined as "a series of activities performed by the customer to achieve a particular goal" (Payne, Storbacka & Frow, 2008, p. 86). Normann (2001) highlights in this context the access to new linkages and knowledge (p. 114f). With this, technology plays a vital role. The Internet as prime example can provide service "when and where it is needed", which increases the overall customer experience (Gustafsson & Johnson, 2003, p. 11). Eventually, the consumer value co-creation process is dynamic, interactive and non-linear (Payne et al., 2008, p. 86).

In summary, the view of service cannot be longer limited to service businesses, but also needs to be applied as an activity businesses use as a tool for both value creation with the consumer and differentiation. With this, building on the lens of a customer is part of the service perspective (Gustafsson & Johnson, 2008, p. 81). This is in line with Kotler and Armstrong (2014) who point out, that understanding customer needs and wants is the first step in creating customer value (p. 27).

2.6 The concept of trust

The concept of trust is highly complex and multidimensional. This becomes evident when looking at its many different conceptualizations and definitions (Kelton et al., 2008, p. 365). While different disciplines draw on trust from various perspectives, trust is often understood "as a relation between an agent (the *trustor*) and another agent or object (the *trustee*)" (Taddeo, 2009, p. 25). Luhmann (1979) highlights that trust is crucial in order to be able to act in complex and uncertain situations (p. 8). Trust thus becomes central in all situations where risk, uncertainty or interdependence arise, which makes trust an especially important concept in the context of this thesis. Luhmann (1979) understands trust as a decision which is made upon three key aspects: familiarity, expectations and risk. For Luhmann (1979) familiarity is the precondition of trust, since the past prevails over the present and the future and thus needs "history as a reliable background" (p.20). It means that one trusts the familiar before the unfamiliar (ibid., p. 33). With regard to expectations, Luhmann states that trust is present when the trusting expectation makes a difference. This means that one is aware of "the possibility of harm arising from selectivity of others' actions and adopts a position towards that possibility" (Luhmann, 1979, p. 24). Finally, trust is a risky investment, in that there is always less information at hand than it would be required to give assurance (ibid., p. 32).

Luhmann's parameters also mirror the research of contemporary scholars. Morrone, Tontoranelli and Ranuzzi (2009) for example point out that trust is based on individual expectations, in particular the confidence that others will act in the way we expect them to do (p. 5). With this, trust "reflects people's subjective perception of people's reliability" (ibid., p. 5). Further Hawley (2012) understands trust in terms of relying upon others to meet their commitment (p. 6). This means trust also implicates expectations about competences and the intentions to help (ibid., p. 11). In this context, it is thus necessary to mention trust in relation to culture. Looking at various cross-country surveys, Norway, together with the other Nordic countries report on the highest levels of trust, both in regard to general trust in other people, but also in institutions (Norden, 2014, p. 8, OECD, 2011, p. 91). In addition Clark (2014) emphasizes that past experience is an important mean humans use in order to assess how trustworthy the other party is (p. 17). Clark raises the issue how trust then functions in an online environment, where we are interacting with other people by using technology as the medium (ibid., p. 18).

With the rise of the Internet, interactions are increasingly mediated by technology (Sasse & Kirlappos, 2014, p. 231). Such technological-mediated interactions enhance complexity of trust (ibid., p. 231). Since almost anyone has access to the Internet, the Web became an enormous source of information, but also misinformation (Wachbroit, 2000, p. 9). With the Internet being omnipresent in today's society (Kelton et al., 2008, p. 363), the question arises whether to know which information is reliable or which sources can be trusted. Especially information on digital platforms is vulnerable for being out of date, wrong or incomplete (Rieh & Danielson, 2007, p. 307). Since information has no significance unless it is believed (Wachbroit, 2000, p. 11), trust in digital contexts, so called e-trust, becomes vital. E-trust is defined as trust which "is mediated by information and computing technologies" (Simpson, 2014, p. 101). Fear of not being able to tell the difference between trustworthy or non-trustworthy partners makes some people skeptical of the online world, because for them perceived risk outweighs the benefits (Sasse & Kirlappos, 2014, p. 232).

Corritore, Kracher and Wiedenbeck (2003) suggest that offline trust as described above can be applicable to an online environment, because both environments share some sort of exchange (p. 738). Some researchers are skeptical to the notion of applying trust to online environments. Ess (2014) explains that one problem with online communication is that it is disembodied (p. 203). Yet, Kelton et al. (2008), emphasize that "it is in fact valid to speak of information as the recipient of trust" (p. 365). In a study about credibility on the Web, Wathen and Burkell (2002) conclude that "there is every reason to believe […] that electronic information sources will engender reactions much like human sources of information, with the same qualities marking credible sources" (p. 140). Thus, the concept of trust can be applied to both people and information.

Through digitalization electronic word of mouth (eWOM) is now possible. Similar to traditional word of mouth, online reviews have been shown to be quite successful and consequently playing an important part in pre-purchase decision-making processes (Almana & Mirza, 2013). Reviews, both positive and negative, have the power to increase trustworthiness, since they help consumers to make an informed and confident choice (Hawley, 2012, p. 90). Compared to traditional face-to-face WOM, eWOM reaches an unprecedented number of people, which makes eWOM a powerful and effective channel (Almana & Mirza, 2013). As Cheung and Thadani (2010) point out, eWOM emerges in different settings, such as blogs, discussion forums, review websites or social media (p. 330). Yet, a major difference between traditional

WOM and eWOM is that the sender is often unknown, which consequently minimizes the receivers' ability to judge how much the source can be trusted (ibid., p. 331).

Of relevance to the topic at hand is also trust in search engines. A study by Pan, Hembrooke, Joachims, Lorigo, Gay and Granka (2007) demonstrated that college students were strongly biased to choose links higher rated on Google, even though they were less relevant (p. 801). As Simpson (2014) points out we often forget that search engines personalize the results based on our previous search history. The problem hereby is that "the more personalized the results, the less they represent the sides of the argument with which you disagree, and the less objective they are" (Simpson, 2014, p. 119). Yet, most consumers do trust search engines (Sasse & Kirlappos, 2014, p. 239). Lee at al. (2011) conclude, that people would have to consider every possible outcome of an action in order to decide what to do, if it were not for trust (p. 357). This notion of trust then can help explain different search efforts (ibid., p. 357), in that consumers choose to access the set of information channels that maximize their search utility (Strebel et al., 2004, p. 97). As Kelton et al. (2008) state, understanding trust helps understand "how and why people engage in information related behaviour" (p. 371).

2.7 The concept of convenience

The Oxford Dictionary defines convenience as "the state of being able to proceed with something without difficulty" (2015c). The Merriam Webster Dictionary renders this more precisely and describes convenience as "a quality or situation that makes something easy or useful for someone by reducing the amount of work or time required to do something" (2015). Saving time and effort are the two aspects of convenience most often discussed in literature (Berry, Seiders & Grewal, 2002, p. 6). Convenience thus refers to non-tangible cost savings (Berry et al., 2002), which eventually increases value for consumers (Colwell et al., 2008). Yet, convenience is highly context-based and consumers' perception thus can vary in different situations (Jiang, Yang & Jun, 2012, p. 192). With regard to time, research has shown that consumers generally greatly overestimate the length of their wait (Whiting & Donthu, 2009, p. 280). Berry et al. (2002) note that especially technological advances have added pressure on both people's time and effort resources (p. 12). Farquhar and Rowley (2009) summarize in their literature review that effort, understood as energy expenditure, can relate to three different dimensions: physical, emotional and cognitive effort (p. 427). Consequently, going to a store implies a greater physical effort then searching for information online at home.

Berry et al. (2002) further found out that the lower the time cost was regarding a service, the greater the degree of consumers' perceived service convenience. Berry et al. (2002) define 'service convenience' as "consumers' time and effort perception related to buying or using a service" (p. 12). They propose five types of service convenience, which reflect the stages of the consumer decision-making as described by Engel, Kollat and Blackwell. Such an activities-based approach is also consistent with service literature (Berry et al. 2002, p. 6) and thus relevant to this thesis. The five types of service convenience are: decision convenience, access convenience, transaction convenience, benefit convenience and post-benefit convenience. For this thesis, which focuses on the pre-purchase phase, it is decision convenience and access convenience that are of relevance.

Decision convenience refers to the need of consumers to decide how to obtain a service, and includes ease and speed to get the information needed in order to making up one's mind (Berry et al., 2002, p. 11).

Access convenience involves the actions of consumers to request and receive a service. Berry et al. (2002) especially emphasize that "nothing happens until consumer gain access to the service" (p. 11). Access convenience circles around questions such as how easy consumers perceived it was to contact the service provider or how much time they used to do it (ibid., p. 11).

Convenience is pointed out as the great attraction of the Internet (Bhatnagar, Misra & Roa, 2000, p. 99). While retail stores for example can reduce time via customer care assistants, the Internet almost eliminates time costs for consumers and since consumers have limited resources of time and money, they constantly ask for more convenient solutions (ibid., p. 99). While the Web often is emphasized positively due to its high level of convenience, it has also been recognized that there is the problem of information overload. It is no secret that humans are constraint in their ability to process information (Metzger & Flanagin, 2013, p.213). Park, Lee and Han (2006) argue that too much information then limit the process capacity which creates confusion. In fact, empirical research suggests that too much information leads to suboptimal or even counterproductive decisions (Fukukura, Ferguson & Fujita, 2013, p. 658). In their literature review Tsiotsou and Wirtz (2012) discuss that avatars or electronic recommendations could assist consumer in making their decisions. Integration of such propositions would eventually increase decision convenience.

2.8 Summary literature review

The literature review operationalized the terms channel and touchpoint for this thesis and pointed out the differences between multi-, cross- and omni-channel formats. This chapter further enhanced the understanding of how consumers make decisions in general and regarding channel choice in particular. Consumer journey mapping then was introduced as a framework for analyzing how and why consumers move between channels. The literature on the SD-Logic and value co-creation offered a perspective on how competitive advantage can be increase when service is used as a basic of exchange and set from a consumer point of view. Finally, the concepts of trust and convenience were introduced to support a deeper understanding of how consumers choose channels in online and offline environments.

Most of the studies described in this chapter are solely quantitative studies, which focus on specific relationships between different factors. With this they are limited in that they leave out the complex dynamics seen from a process perspective and consumers' individual experiences. This study wants help fill this gap. The next chapter demonstrates my methodological approach.

3 Methodological approach

This chapter's purpose is to present all the information needed in order to replicate the study as well as provide the consecutive steps that were followed to ensure reliability and validity. Since the choice of method influences the capability to answer the research question(s), as it connects the collected data and its conclusions to the questions of study (Yin, 2014, p. 26), I will first argue for a mixed-method approach (Ch. 3.1). Further, I will explain why semi-structured qualitative interviews (Ch. 3.2) as well as an online survey (Ch. 3.3) were chosen to collect empirical data in this study and outline the steps in doing so. The chapter will end by discussing the criteria for judging the quality of the overall research design, by looking at reliability, validity and generalizability (Ch. 3.4).

3.1 Research design: Mixed method approach

A research design describes the plan that "logically links the research questions with the evidence to be collected and analyzed" (Yin, 2014, p. 240). This includes the procedures for collecting, analyzing, interpreting and reporting data in research studies (Creswell & Plano Clark, 2011, p. 53) and is guided by the research question(s) (ibid., p. 60). In short, it is a systematic outline of how the investigation will take place.

Research on a macro level can be divided into two major paradigms: Deductive and inductive. While deductive reasoning is guided by theory, inductive reasoning starts with observations and has theory building as outcome (Schrøder, Drotner, Kline & Murray, 2003, p. 175). Traditionally, the deductive approach is often referred to as quantitative research and builds on hypothesis-testing, while the inductive approach or qualitative research generates hypotheses (Auerbach & Silverstein, 2003, p. 4). Yet, in practice, it is not that black or white (Boeije, 2010, p. 5). While many research designs are directed either towards qualitative or quantitative methods, some research questions require a mix of both research approaches to understand the research problem. As Yin (2014) points out, mixed method research has the ability to target complex issues in order to "collect a richer and stronger array of evidence" (p. 66). Since the aim of this study is to explore the pre-purchase behavior of service consumers and thereby obtain a deeper understanding of a single phenomenon, the problem statement requires to be looked at from different perspectives.

Out of the mixed method research designs, a convergent parallel design was chosen because its purpose fits that of the research aim, namely “to obtain well-substantiated and valid conclusions about one single phenomenon” (Creswell & Plano Clark, 2011, p. 77). The strengths of this particular design are that it is straight forward and efficient (Creswell & Plano Clark, 2011, p. 78). The data is collected and analyzed separately and then brought together in the interpretation phase, relating quantitative and qualitative data to each other, in a way that develop a complete and deeper understanding. Yet, the design has some pitfalls which need to be paid attention to. Creswell and Plano Clark (2011) advise of especially three pitfalls (p. 80). First, researchers need to be aware of different samples and sample sizes. Second, merging two sets of different data can hamper to interpret the results in a meaningful way. Third, they raise the question of what to do if results disagree. Boeije (2010) highlights in addition to reflect on if both methods measure the same phenomenon (p. 160).

In this study, qualitative data will be used to examine which external information sources consumers are using during the process of acquiring a new mobile subscription as well as the underlying rational for using exactly those channels and not others. The aim here is to detect the value the separate channels have for consumers. The quantitative data will explore preferences and opinions of a broader mass of people in order to be able to see the phenomenon from another perspective and give the opportunity to identify possible trends. The main reasons for collecting both qualitative and quantitative data is therefore to compare and validate the results in order to obtain greater insight into the problem than either one of the methods could provide separately (Lobe, Livingstone & Haddon, 2007, p. 13).

Given the complexity of consumer decision-making in general and in relation to trust and convenience in particular (Colwell et al., 2008; Lee et al., 2011), the study in this thesis is limited to a single industry context and a special service in it: telecommunications and mobile subscriptions.

3.2 Qualitative approach

The aim with qualitative inquiry and its analysis is to determine the meaning people endow to their social world and understand in what ways they behave (Boeije, 2010, p. 12). Kvale and Brinkmann (2009) also emphasize the quest to "understand the world from the subjects' point of view, to unfold the meaning of their experiences" (p. 1). Compared to quantitative data, its strength lies in their open-ended and in-depth character (Markham & Baym, 2009, p. viii). Some of the most common sources of data collection in qualitative research are interviews, focus groups and observation, but also case studies, diaries, think-aloud or document analysis can be sources of evidence in qualitative research. This list is by no means extensive, but gives an overview over some of the most used methods. According to Yin (2014), interviews are especially insightful because they provide explanations and personal views such as perceptions or attitudes (p. 106). Lazar, Feng and Hochheiser (2010) agree that "going deep" is the strongest argument for conducting interviews and further emphasize the flexibility in favor of this method. Response bias, poor recall and reflexivity on the other side are major pitfalls when doing interviews (Yin, 2014, p. 106). Challenges also occur in the analysis stage. Since this process is highly interpretative, isolating the relevant from non-relevant information is demanding (Lazar et al., 2010, p. 179). In contrast to interviews, focus groups have the advantage of providing a broad range of viewpoints and stimulate discussion which might reveal similarities and differences of opinions (Lazar et al., 2010, p. 192). Group dynamics however can be critical in that talkative participants can dominate the conversation and overshadowing other viewpoints (ibid., p. 193). Finally, observations have the power of immediacy, capturing actions in real time as well as in context (Yin, 2014, p. 106). They are however very time consuming and highly reflexive, meaning that actions might be proceeded in a different way when observed (ibid., p. 106). Having reflected on the major qualitative research methods, I came to the conclusion that qualitative interviews fit best to answer the research questions due to two reasons: First, this research tries to understand the consumers' own perception and explanations of channel choice. Second, qualitative interviews are suitable to focus on the process consumers go through. Since this process has a high potential for deviation due to individual preferences and experience, individual interviews are inevitable. Below, I will account for why I chose semi-structured interviews and present the procedures and methodological choices I took during data collection.

3.2.1 Semi-structured qualitative interviews

There exist different forms of interview types in order to serve different purposes (Yin, 2014, p. 143). Interviews can for example be classified according to the subject. Then personal interviews differ from informant interviews in that they do not focus on issues or roles of the interviewee, but rather on their unique experiences as individuals. This is the case in this thesis. One other common concept in describing types of interviews is based on a continuum where questions are identified from 'structured' to 'unstructured' (Berger, 2011, p. 136f). One form of in-depth interview is the semi-structured life world interview, more closely defined through its purpose of obtaining "descriptions of the life world of the interviewee with respect to interpreting the meaning of the described phenomena" (Kvale & Brinkmann, 2009, p. 124). Semi-structured interviews were applicable in this research because they parallel the purpose of the research questions by providing insights into how and why consumers proceed in their information search. With this they are explorative in nature. The main advantage of semi-structured interviews is the balance of control and flexibility or as Yin (2014) describes "guided conversations [...] (with) a consistent line of inquiry" (p. 110). On the one hand this enables to introduce and lead through the same questions, counteracting an out-of-focus interview, but provides a basis to compare different interviewees. On the other hand, it is possible to ask follow up questions and dig deeper into a topic that seems meaningful to the respondent. Semi-structured qualitative interviews thus provide the perfect balance of finding patterns along the process as well as having enough flexibility to explore new issues.

The seven stages of interview inquiry suggested by Kvale and Brinkmann (2009, p. 102) were used as guidelines for conducting the semi-structured interviews in this research. Special focus was given to the key issue of having an overview over the entire interview inquiry before starting to interview (Kvale & Brinkmann, 2009, p. 110). Having the overall purpose of the interview in mind prevents problems at the analysis stage. The seven stages clearly represent an ideal procedure, yet research in practice is rarely that straightforward and "often characterized by a back and forth process between different stages" (Kvale & Brinkmann, 2009, p. 111). This was also the case in my research, as will be described later on. The table below gives an overview of the different steps I conducted.

1 Thematizing	Overall purpose of the interviews: Learn about the respondents' own experiences during the information search process and how it is constituted, thereby obtain a deeper understanding of channel choice in the telecommunication industry. Pre-knowledge of the research topic was obtained by reviewing literature.
2 Designing	Informed consent was written. Recruitment of interview respondents had two conditions: (1) Norwegian students who (2) changed mobile providers in the past six months. Self-selection approach over Facebook and Twitter. In addition, approaching students during lunch time in the University cafeteria (convenience sampling). Evaluation of ethical issues.
3 Interviewing	Interviews were conducted with nine students between Nov-Dec 2014. A pilot interview helped ameliorate the quality of the interview guide by detecting pitfalls and restructuring accordingly. The language skills of the interviewer played a major role in this process.
4 Transcribing	Interviews got prepared for analysis through transcription. This process got supported by the software HyperTranscribe (free download via the University of Oslo).
5 Analyzing	Meaning condensation and interpretation through coding. The spiral of analysis was applied in order to create the codebook.
6 Verifying	Discussion of the research quality in regard to validity, reliability, generalizability.
7 Reporting	Communication of results (Ch. 4).

Table 2: Seven stages of interview inquiry (adopted from Kvale & Brinkmann, 2009, p. 102)

3.2.2 Ethical issues with interviews

Conducting research often implies that the researcher has to make various decisions along the process. The researcher might for example find himself in the midst of enhancing research, but only at the cost of not telling respondents what the research is about or using questionable research respondents such as friends. Guidelines for research ethics not only help to make well-founded decisions when facing conflicting situations but also promote good judgments (NESH, 2006, p. 5). Research ethics in all disciplines root in a set of common values: truthful documentation, discussion of conflicting opinions and insight in one's own fallibility (NESH, 2006, p. 8). Hence, research ethics can be summarized as "a codification of ethics in science in practice" (NESH, 2006, p. 5). Ethics should be applied on all stages of research. Research ethics differ from law regulations in that they determine factors, which researchers should take into account, but are often prone to conflicting discussions (NESH, 2006, p. 7). Especially when collecting, recording and/or storing personal data, researchers must ensure to safeguard the respondents confidentiality (NSD, 2015). In the context of interviewing, Kvale and Brinkmann (2009) highlight especially four areas of uncertainty which need to be reflected on: informed consent, confidentiality, consequences and the role of the researcher. Those issues will be addressed below in order to show how the production of both scientific knowledge and human interest got addressed in this research.

NSD

According to Norwegian law, researchers have to report all collection of personal data to the Norwegian Social Science Data Service (NSD) in order to protect privacy. Thus, I applied for confirmation of my research project where I outlined its purpose, how data is collected and how confidentiality of the respondents is achieved. I also accounted for a password protected storage of data and ensured to delete audio recordings, e-mails and the online survey data once the project is concluded. Both the semi-structured interview guide as well as the online survey was attached to the application, which was approved and can be found in Appendix 1.

Informed consent, confidentiality and consequences

All interview respondents were given information about the research both in written and oral form. After the first contact was made, an e-mail with the informed consent sheet was sent to them, informing about the research purpose, voluntary participation and how their confidentiality is ensured. All interviewees signed the informed consent prior to the interview. Additionally, they were invited to ask about unclear issues at the day of the interview to avoid misunderstandings. The topic of research is not a sensitive one, minimizing possible harm to the participants in the future. The interview files were stored on a private computer only, secured with a password and not released to third parties. All data will be deleted once the project is completed.

The role of the researcher and the issue of writing in cooperation with a private company

According to Kvale and Brinkmann (2009), the “interviewer him- or herself is the main instrument for obtaining knowledge” (p. 74). This includes above all active listening to both what and how things are expressed. Performing active listening thus enabled me to clarify answers already during the interviews (ibid. p. 89). Furthermore, all interviewees were informed about my German origin and politely asked that they should express in case they did not understand a question due to language reasons.

As this research was conducted in cooperation with a private company, the independence of the research needs to be discussed. In this context it has to be emphasized that the research motivation arose solely from myself and it was me who initiated a first contact with the company. Being aware of the cooperation from the very beginning, I felt it rather increased caution to an unbiased investigation than harming it.

3.2.3 Designing the interview guide

Before designing the actual interview guide, an essential first step was to appoint the desired outcome of the interview. The following three main goals arose:

1. A clear understanding of the choice of communication channels.
2. Examination of the reasons for using or not using those channels.
3. Investigation of the role of convenience and trust in regard to the channel choice.

The most common way to set up an interview guide is by choosing topics or issues of interest with open ended questions (Kvale & Brinkmann, 2009, p. 130). Pre-defined questions allow the researcher to appear competent during the interview, while being flexible enough to identify new perspectives on the topic of interest (Cohen & Crabtree, 2006).

The issues of the first version were therefore structured as follows:

(1) Information search on different channels
(2) Trust in and convenience of different channels
(3) Past experience with service encounters and especially mobile providers

Prior to collecting data from respondents, a test interview was conducted with a fellow student. Several advantages arise from including such a test. Van Teijlingen and Hundley (2002) for example point out that pitfalls can be discovered and that unnecessary or inappropriate parts can be left out or edited. Thereby, adequacy increases, meaning that the instrument is more reliable.

Test- interview

After having conducted a test interview with the first version of the interview guide, several problems occurred. Due to my German origin and the fact that I was taking an international Master in English, the original guide was set up in English. Even though the test-person was confident and secure in speaking English, the language constrained the answers and thereby endangered the quality of the interview. For this reason, the interview guide was translated into Norwegian. As Norwegian students were my target group, this alteration provided a less stressful environment for the interviewees. As Kvale and Brinkmann (2009) point out, the setting of the interview stage and especially the first minutes are decisive (p. 128).

A second drawback that was discovered was that several questions were too open and broad in nature, giving the respondent the possibility to drift away from the actual topic of mobile providers. This problem was eliminated by restructuring the guide. To avoid interviewees forgetting some channels they actually used, six channels were set up as root categories:

(1) advertising, (2) website of the provider/other websites, (3) friends/family/colleagues, (4) social media, (5) in-store experience and (6) call a company representative. Those categories correspond with the survey, which will be presented later on. Each channel then got examined of weather it was used or not and for what reason. Instead of only asking "How did you proceed in finding a new provider?" each channel was discussed individually. This helped the participants to remember as well as to find out underlying reasons for why some channels were not addressed. An example question was 'Was there a special reason for that you did not use social media when looking for information on a new mobile provider?' After having discussed all channels the participant was asked to reflect on which channel(s) he/she experienced most trustworthy and for what reasons.

After the test interview, the test-respondent also stated that the term “channel[2]” had been confusing. To counteract misinterpretation, a detailed oral description of its meaning was integrated, giving several examples of different channels. The new interview guide was likewise tested with a respondent who was recruited through a friend’s friend. Since the second test did go well, was conducted under proper terms and no further changes were made to the interview guide thereafter, the second test interview were accepted as adequate research data. The final interview guide can be found in Appendix 3.

3.2.4 Data collection

Recruiting interview respondents

I defined two conditions for qualifying as an interviewee in advance. First, interview respondents had to be Norwegian University students. Second they had to have changed their mobile provider in the past six months. Students were chosen as research subjects due to three factors: First, they were easily accessible. Second, as college students they were with high certainty in a position in which they were independent in their choice of mobile provider both from family and from an employer. Third, the age group between 20-30 are familiar with all (digital) platforms studied (Partridge & Hallam, 2006, p. 408). The six-month period was set up to counteract recall-bias. Recall bias means that respondents have problems remembering what they did in the past.

The interview respondents were recruited through self-selection and a convenience approach. In a first step a request was sent out both on my Facebook and Twitter account asking students to participate (see Appendix 4). These posts stated that friends/followers could forward the request to their friends, with the aim of increasing the reach. Unfortunately, only three students responded. Therefore, I additionally addressed students during lunch time in the main cafeteria of the University campus. Using the main cafeteria helped to reduce the bias of only choosing students with a homogeny educational background. Five more respondents were recruited using this approach. Contact information was exchanged to be able to arrange a time and place for the interview.

[2] In Norwegian: «Kanal»

This procedure was appropriate because the focus of the qualitative interviews aimed at understanding each subject's process of channel choice in the special context of changing their mobile subscription to another provider. Yet, critics claim that using such an approach causes self-selection bias (Olsen, 2008), meaning that the respondents do not represent the entire population and therefore bias the results. However, I argue that the data of this thesis will be richer, because the respondents wanted to participate.

Conducting the interviews

Gaining the trust of each interviewee was of great importance to stimulate free talk and guarantee honest revealing of their experiences and opinions. Therefore, time and place were adapted to the respondents' wishes as far as possible. Each interview was conducted over a cup of coffee or juice and started with an informal conversation about what the interviewee was studying, upcoming exams or the Christmas holidays. Another focus lay on telling about myself to decrease the imbalance that is often pointed out by qualitative researches (Kvale & Brinkmann, 2009, p. 76). The interviewee then had some time to read through the informed consent and was asked to be open about any unclear issues. In addition, it was emphasized that there are no right or wrong answers, but that the personal experience and opinion is focus of the interview. The sound recorder was switched on after the informed consent was signed and orally confirmed one more time that the use of it was agreed to. During the interview the flexible structure proved to be helpful, since respondents were individual in their information search. Moreover, follow-up questions were asked when clarification was needed or the subject had more experience and extended opinion about one or several channel(s).

I rounded off the interviews by summarizing the use of channels and stating its reason. This step was conducted to reduce misinterpretation during the analysis phase. Here, the interviewee could either confirm the conclusion or revise it accordingly. The very last step then was to ask the interviewee if there was anything that has not been brought up or that he/she would like to add. This step is suggested by Kvale and Brinkmann in order to give the subject a chance to express thoughts that have not come up during the interview or issues they wanted to convey (2009). After the interview, the respondent was thanked for participation. One interview subject was very eager to discuss more about the topic and realizing that there might be meaningful thoughts in this informal discussion, I turned the recorder back on, not without asking the subject for permission. There were no notes taken during the actual interview, because active listening was more important in order to ask follow up questions and create meaning already during the conversation, thus counteracting what Kvale and Brinkmann (2009) describe as "interrupting the free flow of conversation" with note taking (p. 179).

How many interview subjects are enough?

The most common guideline one can find in literature is "interview as many subjects as necessary to find out what you need to know" (Kvale & Brinkmann, 2009, p. 113). The number of interview subjects is therefore also guided by the research question(s). Yet, several interview studies recommend a number between 10 - 15 respondents (ibid., p. 113). This was used as an orientation. A common mistake of novice researchers is that they spent too much time in the collection phase and not enough time for analysis. To avoid this problem, also stated as the "1000-page question" by Kvale and Brinkmann (2009, p. 189), nine interviews were considered enough. In case more data was needed during the analysis stage, there was always the possibility to add one or two more interviews later on in the process, following the advice of Markham and Baym (2009) "qualitative research requires tolerance for chaos" (p.ix).

3.2.5 Transcription and development of the codebook

Preparing the data for analysis

In order to analyze the interviews, I first had to transcribe them. This process was done closely after the interviews were conducted, in order to have the conversation still fresh in my mind (Brennen, 2013, p. 36). Transcribing is "an interpretative process" (Kvale & Brinkmann, 2009 p. 177). When oral language is translated into written language, tone and body expressions are lost, leaving the readership with "impoverished, decontextualized renderings of live interview conversations" (ibid., p. 178). This in turn affects both the reliability and validity of the results, since for example inserting commas or periods is already interpretative (ibid., p. 183f). I did the transcriptions with the help of the software HyperTranscribe, which was freely available for University students. Since the focus of the analysis was on meaning rather than linguistic purposes, I decided to leave out short pauses as well as æhm/em/hmms and only made a comment about emotional signs such as laughter, when it seemed important to the meaning. Yet, I noted when the person seemed to be clearly unsure, for example when pauses were longer than five seconds. For the same purpose, I transcribed unfinished sentences with "…" as they often indicate insecurity.

Developing the codebook

The aim of qualitative analysis is to make sense of the data, often through multiple steps (DeCuir-Gunby, Marshall & McCulloch, 2011, p. 137). Thus, qualitative analysis involves segmenting and reassembling of the research data in view of the research questions (Boeije, 2010, p. 93). This is done by assigning codes to different passages of the transcriptions (Yin, 2014, p. 201). Codes can be understood as "a word or short phrase that symbolically assigns a summative, salient, essence-capturing, and/or evocative attribute for a portion of language based […] data“ (Saldana, 2013, p. 3) and their development is the first step in analyzing interview data (DeCuir-Gunby et al., 2011, p. 137). Charmaz (2006) emphasizes that through coding "we make discoveries and gain a deeper understanding of the empirical world" (p. 70). In order to operationalize the codes, a codebook was developed through an iterative process (DeCuir-Gunby et al., 2011).

Codes can either be data- or theory-driven. Since, this study is of explorative character, the codes emerged from the raw data. Thus, I applied the three-step analysis suggested by Corbin and Strauss (2008), namely open coding, axial coding and selective coding. Open coding is usually the first step in analysis, with the aim of finding summarizing phrases for particular fragments in the data, which describes the meaning of those parts (Boeije, 2010, p. 96). Open coding ends when no new codes emerge. Thereafter axial coding describes the process of making connections between the different codes (Corbin & Strauss, 2008, p. 198), with the aim of identifying leading codes versus sub-codes as well as cross out or merge redundant codes (Boeije, 2010, p. 109). The coding process ends with selective coding. Here, the important step is to make sense of what is happening. This means that through interpretation the statements are recontextualized within a broader frame of references (Kvale & Brinkmann, 2009, p. 207). Coding through several rounds helped me to continuously deepen the understanding of the meaning. In literature this process is also often described as the hermeneutical circle (Kvale & Brinkmann, 2009, p. 2010) or perceived as a "spiral of analysis" (Boeije, 2010, p. 89). Lazar et al. (2010) also take the starting point in several rounds of coding, but recommends in addition to constantly asking questions about the data as well as making comparisons (p. 292). I therefore used some of the questions suggested by Boeije (2010, p.113-116) as guidelines. For the axial coding one example was “What is the context in which the decision-making takes place?” or “Which interactions take place?” For the selective coding I mainly asked myself “Which themes have turned up repeatedly?” and “How are the various relevant themes related?” The final codebook can be found in Appendix 5. One obvious limitation of the codebook is that there was no additional researcher with whom I could compare and discuss the definitions of the emerging codes.

3.3 Quantitative approach

Quantitative research emphasizes on collecting and analyzing information in the form of numbers (Schrøder et al., 2003, p. 29) with the aim to find broader underlying patterns (ibid., p. 245). The major strengths of quantitative methods are thus its breadth of description and a power for comparison and generalization (Schrøder et al., 2003, p. 245). Some of the most common methods to collect data in quantitative research are experiments, content analysis and surveys.

This study is interested in the opinions and experiences of consumers regarding their channel choice. Since opinions and experiences in a pre-purchase behavior are not stored in existing data bases, the survey method seemed to be the appropriate method to complement the interviews, because it allows to quickly get “the big picture” of what people think (Lazar et al., 2010, p. 100). This was decisive, as the second research sub-question aims to describe service consumers’ opinion about trust and convenience when using external information sources. Further, the aim of the quantitative part in this research is less to make conclusions about causalities, but rather to map and understand a bigger picture of the pre-purchase decision-making phenomena.

3.3.1 Online Survey

A survey is a well-defined set of questions that individuals respond to (Lazar et al., 2010, p. 100) and can be described as a “snapshot in time” (Schrøder et al., 2003, p. 245). Major advantages of surveys are that data is collected in relatively natural settings and different sub-groups can easily be compared due to the highly standardized setup of the questions (Schrøder et al., 2003, p.225) in comparison to for example interviews.

A self-administered online survey was applied in this study due to several reasons. Online surveys provide an easy and fast way to get a data set of multiple responses and as Gupta (2004) points out, web surveys are especially suitable for research concerning the online world (p. 138). Publishing the survey online is further valuable over paper-based surveys because the data is immediately available in digital form and minimizes both process cost (Gupta et al., 2004, p. 139) and transfer mistakes through separate data entry. Furthermore, survey research is high in reliability, because data can be easily replicated, due to standardized measures. Also, respondents can fill out the Web survey at the time and pace of their convenience. Yet, Babbie (2010) states the general difficulty of response rate in order to gain a big enough set of data to make generalizations from (p. 272). Finally, and a major concern for a master student with limited resources, online surveys collect data on low costs. However, one major pitfall with surveys is that there is no control to distinguish what people say and what they actually do (ibid., p. 225).

The following paragraphs now describe the data collection procedures, the measurement and discusses topics regarding the setup of the questions.

3.3.2 Sampling design and data collection procedures

The target population for the survey was defined as mobile users in Norway at age 16 and older. A self-selected online survey was chosen in order to reach respondents. I used both my personal Facebook wall and Twitter account to distribute the survey link together with a QR-Code and a request to further share the link. In addition, the link was posted in several closed Facebook groups, such as ‘IMK Master 2015’ or ‘Viadukt’[3] and published on the official wall of UIO and BI. Responses of all age groups were desired, but in order to directly compare the survey to the interview results, the age group between age 20-30 was preferred. The data was collected during a period of two months between December 2014 and January 2015. It was technically possible that respondents answered the survey more than one time. Yet, due to its length of approximately twelve minutes this was highly unlikely. The respondents were in complete control over answering the survey and they could withdraw at any time.

To establish credibility with the people who decided to participate in the survey, a short introduction text was provided in the beginning. Here, the purpose of the research was given,

[3] A student association

an approximation of how much time it would take to fill out the survey and it was assured that the data will be confidential and not given to third parties. To increase a trustworthy relationship and emphasize that the survey has solely scientific reasons, the logo of the university was inserted. The introduction text can be found in Appendix 6. The respondents were further given my name and e-mail address to be able to ask questions. Undertaking these steps proved to increase response rate as suggested by Lazar et al. (2010, p. 119). To further increase response rate, a lottery was included after completing the survey, where the participants could take part and win one of ten Telenor gift cards with a value of 500NOK each. If they chose to participate in the lottery, they were forwarded to an integrated, but independent second survey, where they filled in their e-mail address. This step guaranteed that the respondents identity were independent from their answers. After the initial publication in mid-December of 2014, a reminder was posted on both Facebook and Twitter in the beginning of January 2015.

3.3.3 Overall survey structure and composition of questions

To set up the survey, the online tool "Questback[4]" was used. Setting up the questions as short and clear as possible was the overall guidance of the survey, in order to support the respondents as much as possible (Babbie, 2010, p. 260). Special care was also given to a logical order, following the recommendations to go from easy to hard and from general to particular (Schrøder et al., 2003, p. 263). Thus respondents proceeded from simple questions about demographics to more complex issues in order to obtain their interest (ibid., p. 263).

The open questions were placed in the beginning to avoid leading bias caused by previous questions (Babbie, 2010, p. 256). Further, answer categories were designed to be mutually exclusive and a "do not know"-option where included where possible. This was done for two reasons: minimizing frustration in case people cannot identify themselves with certain questions as well as preventing that they cross off an answer that does not mirror what they really think.

Regarding the answer options of closed questions, I chose a 6-point Likert scale. Results of a psychological test study showed that the reliability values where higher when using even numbers instead of odd ones (Chomeya, 2010, p. 402). A 6-point Likert scale on the other hand increased the cognitive evolvement of respondents, because they either had to indicate a positive or negative tendency (ibid., p. 399), which makes the answer more reliable.

[4] For more information see http://www.questback.com/

3.3.4 Operationalization of the constructs

Operationalization in a general context describes “the process of defining research questions, developing measurement instruments and gathering evidence into a data set” (Schrøder et al., 2003, p. 180). More narrowly, it can be defined as follows:

> “Operationalization is the process by which a researcher defines how a concept is measured, observed, or manipulated within a particular study. This process translates the theoretical, conceptual variable of interest into a set of specific operations or procedures that define the variable's meaning in a specific study” (Burnette, 2007, p. 635).

Operationalization ensures consistency in both collecting the data and its interpretation. The main goal of the survey was two-fold: to map a broader picture of the pre-purchase behavior of service consumers and make associations about how telecommunication consumers perceive trust and convenience regarding different communication channels. The survey questions were developed by studying related literature, (especially Lee et al. 2011; Verhoef et al, 2007; Strebel et al, 2004; Colwell et al., 2008, p.163) as well as defining some own questions guided by the research questions. The operational definitions are specified in Appendix 6[5].

Question 2-5, 32 & 33 identified the demographics of the respondents such as age, gender, nationality, place of residence as well as working and marital status. *Question 6* was concerned with channel preferences. The question was set up as a top-of-the-mind question, assuming that respondents list those channels that maximize their search utility (Strebel et al., 2004, p. 97). The advantage with this kind of question is, that it indicates the perceived importance of the channels in the pre-purchase phase. The disadvantage is, that the question was hypothetically, indicating that what people list might not reflect what they actually do in a real case situation. *Question 9* asked about the last time they switched their provider. If the respondent answered that he had changed providers before, a follow up *question (10)* was included asking about the reasons that triggered the switch. Here the respondents filled in the answers themselves. *Question 11* was concerned with the financial responsibility of the subscription. Q*uestions 12,*

[5] The numbers of the questions correspond with the preview of the survey. Since the survey preview counted a text field as a number, the survey starts with question 2 and this is also the reason why some numbers are jumped over.

13 and 16 were focusing on the status quo of the respondents' mobile providers, the reasons for choosing exactly this provider as well as their level of satisfaction.

Question 17 and 18 inquired on the topic of how important (where 1= not important and 6= very important) certain services and offers of providers are to the participant. *Question 19* was related to the concept of convenience and indicated the consumers' perceived search effort. *Question 20* attempted to find out how likely consumers are to use different channels and thus gave an indication of key touchpoints. In *question 21* respondents evaluated the channels according to access, easiness to compare subscriptions, information overload, whether information can be found quickly and if the information can be trusted. *Question 22* then specified which of the channels respondents trusted most. How much time consumers were willing to spend on finding information for a new provider was indicated in *question 23*. An open question was chosen here to truly reflect the consumer's perspective. *Question 24* aimed to find out about search preferences, for example online vs. offline, searching yourself vs. asking for help. One example item here is: 'I would rather talk to a shop assistant instead of searching for information online.' The question also covered the awareness of mobile use and what type of decision-maker the person is (slow vs. fast). Preference of mobile phone vs. subscription is covered by *Question 25*. *Question 26 and 27* asked about the price and the price perception. *Question 28 and 29* was concerned with data use. Finally *question 30 and 31* specified the preferred choice of place and device when searching for information in general. In the end, the respondents were asked (*Question 34*) whether they would like to participate in the lottery (yes/no) and were forwarded accordingly.

To sum up, the survey aimed to capture a broader picture on consumers' opinions about both convenience (effort & time) and trust in regard to different channels, as well as get some insights in their personal preferences in how and where they search for information. Since the survey asked about channel choice intentions rather than actual channel choice the link between intention and behavior is probably quite weak (Gensler et al., 2012, p. 1002). This has to be considered when interpreting the results in chapter 6.

3.4 Research quality: Methodological challenges

For others to judge the quality of the current research, this chapter outlines how the choices I made affect the quality of the results. As Kvale and Brinkmann (2009) point out, “the trustworthiness, the strength, and the transferability of knowledge are (…) commonly discussed in relation to the concepts of reliability, validity, and generalizability” (p. 241). Quality should be assured on all stages of the research process, both during data collection, data analysis as well as data interpretation. There are both qualitative and quantitative research elements in this study. When comparing qualitative with quantitative research fields, qualitative findings are often attacked as being prone to human error. Since researchers from the different fields have somewhat conflicting notions of those concepts (Brennen, 2013), both data sets will be discussed separately, before the overall quality will be evaluated thereafter.

3.4.1 Reliability

Reliability as defined by Kvale and Brinkmann (2009) refers to the “consistency and trustworthiness of research findings” (p. 245). Thus, the idea behind reliability is to generate results that are repeatable by other researchers and constant at different times (Yin, 2014, p. 240).

Semi-structured qualitative interviews

Achieving reliability in semi-structured qualitative interviews is, compared to the highly structured set up of a quantitative survey, quite difficult. As Kvale and Brinkmann (2009) point out, knowledge in interviews are produced through human conversations, in an inter-change of views. Consequently, replicating a conversation is almost impossible, since both the setting (e.g. interview location, interviewee, time of the year, etc.) and external factors such as work or family situation as well as mood are decisive. The slightest differences in wording can for example lead to different answers (Kvale & Brinkmann, 2009, p. 245). It is questionable if the respondents would have answered exactly the same any other day or with regard to different researchers (ibid., p. 245). Personal differences of researchers, such as gender, age or nationality might have led to different results. Yet, since the topic was neither of sensitive nor intimate nature it can be assumed that these differences are quite low. In addition, I structured the interview guide in a way, that even though the wording of the respondents might differ, it would be possible for other researchers to detect the process of information search and identify the different channels used during the pre-purchase phase.

To increase reliability at the coding stage and especially for developing the code book, it would have been desirable to have worked in a research team in order to conduct inter-coder reliability. When including this step, codes could have been discussed and compared in order to come to terms on their definition. It is very likely that other researchers might have found additional or completely different codes than I did. Unfortunately, resources were not available to conduct such an inter-coder reliability. All in all, I tried to incorporate reliability on all the seven steps suggested by Kvale and Brinkmann (2009) to make the procedures I conducted understandable and transparent, thus helping other researchers to repeat this research.

Online survey

It can be stated that reliability is generally higher when using surveys compared to qualitative research due to its highly standardized nature. Subjective bias is to a large extend minimized, since the respondents are not influenced by a researcher's presence. In addition, by using a 6-point Likert scale as pointed out before, it has been shown that the cognitive work load is higher as with uneven numbers (Chomeya, 2010). Respondents being more reflective on their answers increases the chance that the answers are similar at another point in time. Regarding data collection, another researcher probably might have ended up with a different data set. Even though I encouraged that the survey link on social media should be shared further, it might be mainly my friends or friends of them who filled out the survey.

3.4.2 Validity

In social science, validity generally refers to whether a method investigates what it intended to investigate (Kvale & Brinkmann, 2009, p. 246). Using a quantitative approach, the definitions become quite narrow and limited to measurement. In this regard every researcher has to ask the questions: "To which degree does my test measure what it claims to be measuring?" Creswell and Plano Clark (2011) for example state "the score received from participants are meaningful indicators of the construct being measured" (p. 210). Contrary, Kvale and Brinkmann hold the view that validity should be approached in a broader conceptualization, where it reflects the phenomenon or variables of interest (2009, p. 245). Validity in a qualitative sense then emerges using conflicting interpretations (ibid., p. 247).

Semi-structured qualitative interviews

With regard to the semi-structured interviews, validity is highly dependent on the quality of the craftsmanship of the researcher (Kvale & Brinkmann, 2009, p. 248). Regarding the collection of data, the interview guide was tested before being applied in the field. This offered a chance to detect flaws. Those were remedied by restructuring the interview guide and switching to Norwegian language in order to create a trustworthy and comfortable situation for the respondents. Moreover, I performed active listening and left out note taking during the actual interview in order to be able to detect when it was necessary to ask follow up questions. Thus, I already tried to create meaning during the interview. Such control questions facilitate the validation of interpretations (Kvale & Brinkmann, 2009, p. 111) and therefore improve the overall interview quality. Moreover, the clarification step in the end, where the researcher summarized the interview helped to clarify the meaning of the statement. To increase validity at this point of research, I could have given the transcriptions to the interview respondents, let them read over it and confirm, revise or add information. This step was left out, due to the high cognitive and time-consuming work load the interviewees would have been exposed to.
Finally, the coding process followed a systematic approach. A constant back and forth between data and interpretation, asking questions to the data and trying to find and discuss conflicting interpretations, helped strengthening the results. Yet, one major uncontrollable challenge is whether and how well the respondents' answers truly reflect reality. People are prone to forget how they did things and also might get caught up in confusion with current activities. I counteracted this recall bias, by choosing a limit of six months period after respondents switched mobile providers.

Online Survey

One way to measure validity of the instrument, is called "face validity". In order to strengthen the tool, it is suggested to ask others, for example experts, about their opinion (Neuendorf, 2002, p. 115). After having set up a first draft of the survey, I sent it to four researchers from Telenor Research, asking to try out the questions and give me their feedback for improvements. Further, I asked some friends of mine to test the survey, with the request to point out incomprehensible words and questions. Both those steps increased comprehensibility and thus helped improve the tool in order to get more valid results.

3.4.3 Generalizability

Having discussed reliability and validity of the results, the question arises if the findings can be transferred to other subjects and situations (Kvale & Brinkmann, 2009, p. 261). Generalizability is most frequently applied to researchers wanting their results to be "extrapolated" to the universe of their population (Neuendorf, 2002, p. 115) in order to produce laws to human behavior. While this is accepted in the quantitative sphere, many qualitative scholars have been criticized to "generalize" from their findings. Often the argument of too few respondents is used in this discussion (Boeije, 2010, p. 180).

Semi-structured qualitative interviews

Flyvbjerg (2006) explicitly states that it is a misunderstanding that "one cannot generalize on the basis of an individual case" (p. 221). Kvale and Brinkmann (2009) as well as Yin (2014) agree that generalization does not happen by counting units, but rather with regard to context, looking for if knowledge from one situation might be relevant to other situations. Thus generalization does not happen on a global or statistical level, but is based on analytical generalization (Kvale & Brinkmann, 2009, p. 262).

Since the findings of the interviews are of highly subjective nature and inherent detailed descriptions it is not possible to make inferences to all consumers' decision-making regarding channel choice during information search. Yet, the rich contextual descriptions might be helpful to understand similar situations.

Online Survey

Even though quantitative data is claimed to be generalizable, it has to be kept in mind that very large numbers of respondents are necessary to be able to make claims about human behavior. In addition, a random sample size is necessary to do so. In my research I can neither offer such a sample size, nor was the sample chosen randomly. Instead the sample is based on non-probabilistic grounds and it has to be recognized that a statistical generalizability is thus not possible (Creswell & Plano Clark, 2011, p. 174). In other words, also the quantitative data is not representative. Due to a low response rate and limited access for the researcher to some age groups, students are definitely overrepresented in the answers. In addition, the survey was announced online, which left the choice to participate solely to the respondents. Consequently, the data might be biased in that only those who wanted to answer share special characteristics.

3.4.4 Triangulation: Strengthening the research

Trying to evaluate the overall research quality, maybe the most important thought is that each method has its distinctive strength and pitfalls. To capture the bigger picture, each method thus contributes in one way or another to a better understanding of it all, in the sense of that both the qualitative and quantitative approaches can be used to validate and enhance the research findings of each other. In the words of Kvale and Brinkman (2009), "a[n even slight] plurality of interpretations enriches the meanings of the everyday world" (p. 171). Yin (2014) parallels this by pointing out many different sources lead to overall higher quality, as the findings are more convincing and accurate (p. 119 ff).

It becomes clear that the willingness to (self-) criticism and the awareness of making mistakes is essential for transparency and thus secures good research (NESH, 2006, p. 27). I applied these principles throughout the research, making it as transparent and comprehensible as possible while bringing forward the informants' experiences in the best way possible, given my resources and skills.

In summary, on the one hand, semi-structured interviews gave an in-depth understanding of consumer journeys during information search as well as helped to acquire knowledge about the needs and wants of consumers regarding mobile providers/subscriptions. On the other side, quantitative data provided a general understanding of the phenomenon on how consumers acquire information and their attitude towards these channels, while the qualitative data helped to go beyond, answering why some channels were valued more than others. Hence, the qualitative data helped to confirm and cross-validate the findings from the survey (Boeije, 2010, p. 159), which means that the triangulation approach reduced bias by increasing both validity and reliability.

4 Qualitative Findings and Analysis

In this chapter the findings of the semi-structured qualitative interviews are presented and analyzed. The themes that emerged during the coding process are presented under the following subtitles: background information of the interview respondents (Ch. 4.1), decision-making process and context (Ch. 4.2), perceived value of specific channels (4.3) and the role of trust and convenience in relation to channel choice (Ch. 4.4). I myself translated the quotes in this chapter from Norwegian to English. It is vital to emphasize that such a transformation carries the risk that meaning can get lost in translation. Hence, I tried to reflect the original propositions as precisely as possible in order to maintain the meaning. In addition, for the sake of simplicity, I denote ‘telecommunication operators’ in the following as ‘telcos’.

To recap, the exact research questions were:

- *What is the consumer pre-purchase decision journey in the case of telecommunication services in a complex channel environment? (RQ1)*
- *Why do consumers prefer some channels over others? (RQ2)*
- *What is the role of trust and convenience regarding channel choice (RQ3)*

4.1 Background information of the interview respondents

I conducted nine interviews for this master’s thesis with students from the University of Oslo between the age of 19 and 32. Five of them were male, four of them female. As accounted for in chapter three, the two criteria the participants had to fulfill were to be a Norwegian student and having changed mobile providers in the past six months. The interview respondents varied in their level of education, about half of them being master and half bachelor students. Except for two, all had some kind of part time job besides studies at the time. The interviews were held both on campus as well as in coffee shops around Oslo. The duration of the interviews varied between 13 and 37 minutes. The relatively high time difference can be explained by the amount of channels the interviewees used and by the depth of and time spent on the search process.

In order to protect the interviewees’ confidentiality, all respondents received a code name. I randomly assigned numbers from one to nine. In addition, female participants are labeled with an F and male participants with an M. Those codes are used during the analysis in order to give a holistic picture of the respondents' pre-purchase decision-making processes and reasoning.

4.2 Pre-purchase decision-making process is context dependent

4.2.1 Why do consumers switch telcos?

The interviews revealed a variety of reasons why consumers wanted to switch their provider. Three participants stated that it was mainly financially motivated. They were either dissatisfied with too high bills or expressed that other, cheaper offers matched their present mobile use better. One of those who switched due to financial reasons stated that he got called up by a competitor, who offered a cheaper deal at the same conditions of his previous provider.

Three other respondents expressed that they needed a new mobile phone as reason for changing their provider. The mobile phones were either old, broken or stolen. Two of those respondents accounted for that they in fact wished to keep their provider. However, they did not have the possibility to do so, because the desired mobile phone was either not available from the provider they had or considerably cheaper in their initial buying sum from competitors.

Further explanations that triggered a switch of provider included moving back from studying abroad, family members who had the same subscription provider and one participant listed bad coverage as reason for switching. In addition, some of the respondents mentioned a subordinate reason for their switch, namely that their current subscription did not fit their current mobile use anymore and that they thus were in need to adapt their subscription. This is illustrated by the following statement: "*I did not want to have the same [subscription] when I moved back. Now I found one that fits my needs better*" (1F).

Thus, the motivation for switching the provider can be categorized into three broader groups:

- Financial reasons (i.e.: Cheaper subscription)
- Situational reasons (i.e.: Moved back from abroad, mobile phone got stolen)
- Influential reasons (i.e.: Called by competitor)

The first two groups can further be sorted into reactive behavior, where a consumer responds to a new need or a new situation. The third group can be characterized as passive behavior, in that the consumer did not take action himself, but that action was exerted on to him. This division parallels the findings of Roos and Gustafsson (2007).

Two-thirds of the participants opted for a flexible subscription, meaning they had no lock-in contract. They highlighted the value of having the possibility to cancel their subscription at any time and change to another provider in case their usage needs to be adapted. This indicates that consumers are aware of fast changing developments with regard to technology as well as their own lives and that they enjoy the flexibility to be able to adapt. Interestingly, none of the participants mentioned that they considered to switch subscriptions within their providers.

The three participants in need of a new mobile phone, purchased it together with a twelve months contract. They explained that the phones were considerably cheaper when purchased in a package with 12-months binding. It was the price of the mobile phone that influenced their decision most and that eventually determined which provider the consumer decided for. This indicates not only that the price attribute still dominates over other services attributes, but also says something about the relative importance of the connection between mobile phones and telcos. In this context it was interesting that two of the consumers made considerable effort to find out if they could continue with their current provider:

> *"I went and checked my provider's [website] to see if they could give me a similar deal and then called to ask if it is true that they couldn't give me a better offer."* (2F)

Yet, those consumers explained that in the end, it did not matter that much which provider they had, because they perceived that all of them were about the same:

> *"That I took it was because it was exactly the same as my One Call subscription. So I thought, it is exactly the same if I switch over to NetCom or have One Call."* (5F)

This perception was also shared by consumers who bought a flexible subscription:

> *"I live in Oslo, so coverage isn't a problem no matter which provider you have."* (7M)
> *"It didn't really matter that much, because it is about the same in different companies."* (1F)

These statements illustrate that mobile consumers do not perceive Norwegian telecommunication operators significantly different from each other with regard to brand name or service. In addition one respondent acknowledged:

> *"It [telcos] plays a very neutral role in my life. I would prefer that they function so well that I never have to think of them."* (9F)

4.2.2 Past experience influences channel choice

I now present past experience of the respondents' previous switching processes as well as past experience with channels in general.

Switching experience

One participant expressed that she was somewhat skeptical towards the current switch since "*the last time, it was about four weeks were there was a lot of complications, because I had two subscriptions at the same time*" (5F). She further expressed that she was afraid that the same might happen again and therefore informed herself especially about this particular process. Her way to cope with a previous negative experience was to seek out to a face-to-face interaction with an experienced sales person, which she perceived as more secure than other channels. Contrary to her experience, the majority of the respondents had been switching providers before. It seemed that most of them have had a pleasant experience with it, because they had a positive attitude about the current switch. This became obvious when asking the respondents if they were afraid of any problems before they changed providers: "*No, I was not afraid. I assumed that things work out*" (4M). In addition the respondents in general announced that they perceive switching barriers as quite low:

> *"And then I thought that since there is no lock-in it does not matter that much, because it costs me nothing to switch again. If I am suddenly not satisfied with Chess, I jump on." (8M)*

Channel experience

When looking at previous channel experience of the respondents, those seem to influence the way consumers approach their current search process. As pointed out in the literature review, Strebel et al. (2004) found that consumers choose to access the set of information channels that maximize their search utility (p. 97). This can be confirmed by the present results. One respondent for example mentioned that she had been contacting other companies via the live-chat function. She stated that

“*It’s terrific that you can contact them anytime of the day, but it takes a very long time until they answer and they connect you back and forth all the time. I do not really have much confidence in that kind of thing*.” (2F)

Consequently, she did not even consider to use the chat function in the current channel choice, but rather decided to call.

The same respondent stated further, that

“*I am not confident that they [responsible for the chat] can solve your case. I get sort of a generic feeling that there sits a consultant with a set of answers that he can use to respond to me and which I kind of recognize*.” (2F)

Another respondent reports about a similar experience:

“*With One Call I used this chat-thing, so that you could talk to them. But that did not work out that well. I feel that you do not always get an answer, sometimes you do, but this is quite random.*” (5F)

It seems like that frustrating experience with one channel in the past influences present behavior, as illustrated by the quote below:

“I have been in contact with both Amazon and Microsoft over live chat [...], but that didn’t work that well. It was a little random if you got an answer or not.” (2F)

The presented examples show that decision-making cannot be seen independently from its context. Rather past experience as well as situational circumstances are strongly influential. Context, past experience and perception thus comprise the underlying reasons for switching providers as well as channel choice. Therefore, improved knowledge about the context of consumers is needed. Having analyzed and discussed the contextual framework for decision-making of the mobile users, I will now map the individual consumer journeys.

4.2.3 Visualization of the individual consumer journeys

The maps represented below are simplified in order to make them more accessible for comparisons. Yet, as stated in chapter two, it has to be remembered that the decision-making process is rather a back and forth than the presented linear development.

Respondent 1
- Female, 22
- One Call to Talkmore
- Context: Moved back from abroad
- Goal: Adapt mobile use
- Time used: 10-15min
- Not used channels: Social media, forum, store, customer care

Googles "Comparing Mobile Providers" → Chooses one of the first comparing website → Goes to websites of the big telecom players -> compares deals → Talks to Friends -> asks for tips → Visits website of desired provider → Buys online

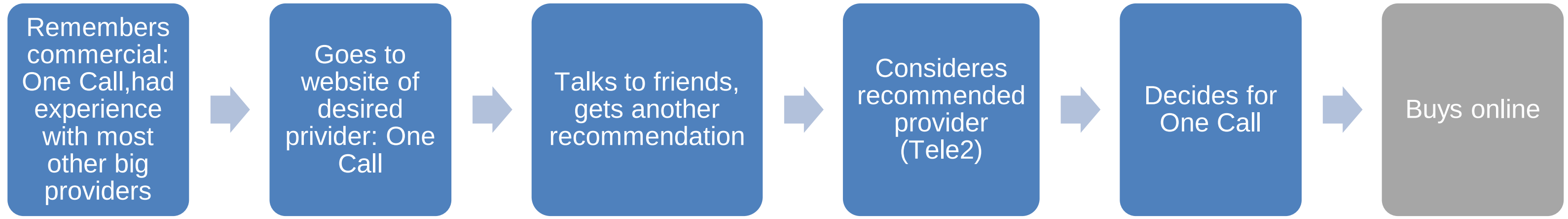
Respondent 2
- Female, 25
- Chess to NetCom
- Context: Old mobile phone
- Goal: Good deal on mobile phone price, possibility to use multiple simcards
- Time used: several days
- Not used channel: Store

Gets recommendation from a colleague (about NetCom) → Visits website of present provider (Chess) -> similar deal available? → Calls Chess to reassure if it is true thaty they cannot offer similar deal → Searches on Google for alternatives → Checks out websites of other providers (the big playes) → Calls both Telenor and NetCom for info on simcard lock & private vs. company abonnement

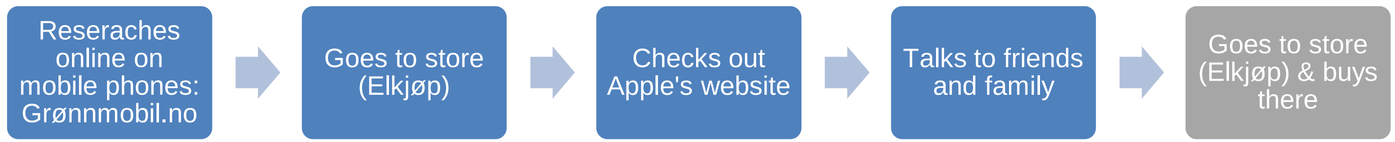
Respondent 3
- Male, 20
- One Call to Talkmore
- Context: Family
- Goal: Adapt need (call cheaper with family members)
- Time used: Not much
- Not used channels: customer care, store

Talks to friends, gets recommendation → Reserached on online forums/customer reviews → Goes to website of chosen provider → Buys online

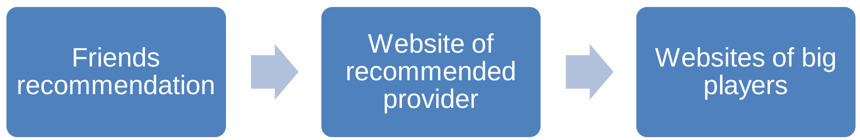
Respondent 4
- Male, 32
- NetCom to One Call
- Context: Unsatisfied with coverage
- Goal: Better service, no hidden costs
- Time used: A couple of minutes
- Not used channels: comparing sites, online reviews, customer care



Respondent 5
- Female, 22
- One Call to NetCom
- Context: Phone broke
- Goal: Good deal on new phone
- Time used: about half a year
- Not used channels: Called customer care, social media/forum



Respondent 6
- Male, 19
- Telenor to Talkmore
- Context: Price
- Goal: Cheaper subscription
- Time used: 1-2 days
- Not used channels: search engine, online reviews, store



Respondent 7
- Male, 21
- Chess to Djuice
- Context: No wish to switch
- Goal: Cheaper
- Time used: Almost none ->Decided on the phone
- Not used channels: Store, online reviews, Providers’ websites, social media

Got called → Switched right away on the phone

Respondent 8
- Male, 22
- One Call to Chess
- Context: Surprised & angry by high bill
- Goal: cheaper price
- Time used: 2 hours
- Not used channels: Friends, Store, customer care via call or chat, social media

Googles "best mobile provider 2014" → Goes to one of the comparing sites -> provider he had comes up as best → Remembers funny commercial of another provier → Visits website of provider of commercial → Finds a test published by a local online newspaper (through Google) → Checks reviews in online forum → Buys online

Respondent 9
- Female, 22
- NetCom to Tele2
- Context: phone got stolen
- Goal: Cheap phone
- Time used: some days
- Not used channels: Google, forums, store, call, chat, social media

Friends → Website of recommended provider → Tries to order -> does not work → Googles who is 2nd best in test (Tele2) → Buys online

4.2.4 Patterns of channel usage

As the consumer journey maps above show, there is one type of channel that were considerably used as first channel for the consumers' research process, namely recommendations of other people. Those recommendations came mostly from people the respondents knew in person such as friends and a colleague. Yet, also unknown people in online forums as well as third party webpages who were offering tests were used. It seems like that both WOM and eWOM are used in order to direct further search. Considering that most consumers pinpointed that they perceived the subscriptions as quite similar or even the same, it becomes clear that the respondents were looking for signs to help navigate the decision-making. Yet, they chose different channels to do so.

None of the participants had a particular website to start with in mind. They were rather using Google as an initial search tool, typing in key words such as "comparing mobile providers" and one participant explained "*I just took one of the first sites that were suggested*" (1F). Once the participants had obtained a broad overview and were directed towards a set of possible providers, most of the respondents visited the providers' website in a second step. When I asked them to specify a list of the providers they had been looking at, the respondents often could not recall all of them, but summarized the "big players/ones". Throughout the analysis those seem to be Telenor, One Call, NetCom, Talkmore and Chess.

It is interesting that those respondents who started their search by using online comparing sites or tests to reach a set of possible alternatives, also considered recommendations from friends at a later stage. This means that the initial set of alternatives is not a fixed, but a dynamic one and can change during the decision process. Another fact that stands out is that almost none of the respondents went straight to the websites of the providers. This could hint to that consumers want to gain full control over their possibilities in order to make the best judgment.

Finally, the probably most important pattern that can be observed from the consumer journey maps above is that, except for one respondent, all chose a multi-channel approach in their decision-making. In addition, the internet was not only used by all respondents using multiple channels, but was in fact the most prominent platform– yet used via different channels.

Equally important to analyzing the channels that were used by the respondents is to look at those that were not used. It is striking that there are especially two channels that are almost absent in the decision-making process of the consumers: Social media and visits to physical stores.

Only one of the respondents stated that she actually ‘liked’ one of the providers on Facebook. Yet, she clearly expressed that she did so, not for getting or finding information, but caused by a funny video that was posted some time earlier and liked by one of her friends. She further explained that it was mainly because of the story that the provider told and not about the product (F2). Thus, it is simultaneously striking and surprising that none of the other respondents did use, or even consider to use social media during their information search process. One respondent gives the following explanation for not using Facebook:

> *“I believe, it is very questionably if I find proper information there.”* (6M)

Respondents also seem to become more conscious of the dynamics on social media and how their own personal data is used for profit, as illustrated by the quote below:

> *“I do not want to give them free advertising, even though I sometimes have been tempted to do so because of the competitions. But then I think no, no no, they will only get free advertising.”* (4M)

Another respondent expressed that he started to follow his new provider after the switch in order to receive information about ongoing sales or offers. This might indicate that not all channels inherent a function during the entire decision-making process, but that they should be more narrowly redefined in their purpose. Social media could for example be increasingly used for communication after the purchase was made. The following quote illustrates this:

> *“I once complained to the Norwegian recycling company, because there was a lot of garbage outside our apartment for more than half a week and no one came and cleaned it. So I tweeted to them ‘What is happening with the garbage here? It has been standing here for quite a while.’ It was gone after six hours. I could do the same with a mobile provider.”* (4M)

The second channel that stood out by not being used, was visiting stores. Only one participant actually went to a store. Yet, she did not go directly to the provider’s store, but to an intermediate electro-store. Even though one other respondent considered visiting a provider’s store, she did end up not going there. The really stunning fact is that many of the respondents expressed somewhat surprised, that they did not know whether stores of providers existed at all. This clearly shows that stores are losing importance and that the Web as a search arena increases relevance.

Calling a service assistant was another channel considerably scarcely used by participants. While most of the respondents expressed that they did not feel the need to call since they were able to find all the information they needed in other channels, some were seeking out personal contact via phone when problems arose. This is demonstrated below:

> "*I took my mobile phone number with me from one provider to the other. So I had to call and ask if the process was underway*." (2F)

The phone call option thus was often used when participants felt that the situation was complex and they did not have all the information they needed.

After having analyzed which channels have and which have not been used, I will now look at why the respondents did so. In this context I will explore both the individual value of the channels as well as look at the reasons for multi-channel approaches.

4.3 Perceived value of specific channels

In order to find out what the informants valued in different channels, I first looked at what they were trying to achieve: What was their goal? The data from the interviews revealed that reaching the consumers' goals was connected to certain activities, namely comparing, finding flaws and obtaining reassurance.

4.3.1 What does the consumer want?

When asking participants what they were looking for when choosing a new provider, most of them stated that they were looking for either "a good deal" or "the best deal". This was independent of whether they were primarily looking for a new subscription or a new phone combined with a subscription:

> *"I had to check that I got the best offer."* (2F)

> *"To come up with the best deal."* (1F)

When following up on what they understood as a good deal, the answers differed in what the respondents prioritized. However, all respondents had in common that they wanted a reasonable price. One respondent replied:

> "*A price I can be comfortable with and what they can offer in relation to it. And then it was data and calling minutes, SMS*" (1F). Another stated, "*I switched to Netcom, because Netcom had a very good deal with unlimited data.*" (4M)

Yet another highlighted additional offers when explaining what he considered to be a good deal:

> "*I wanted to find what the subscription was containing and extra functions, such as free membership in Spotify and discounts. Chess gives you cost-free movie entrance on Tuesdays.*" (9M)

Two of the respondents enriched the discussion on this topic by bringing up environmental issues. One considered buying a used smartphone and therefore visited gønnmobil.no[6], while the other participant reported a conversation with a telco assistant who suggested to buy a new phone in order to use the telcos' 4G:

> *"I think as consumer, one is responsible and should think that these phones are manufactured by well underpaid workers in Asian countries and I will not change my phone until it's completely destroyed".* (4M)

Since the respondents expressed that they wanted to have a good deal regarding their use, the question came up what they know about their own mobile use, especially concerning data amount. For the most part, consumers only knew that they kept their use within the limits. While most of the male respondents were more precise in their data amount consumption, the female respondents expressed a contrasting picture, in that they stated: "*Nothing*" (9F), "*No, I don't know*" (1F) or "*I didn't check*" (2F).

Likewise a 'good deal' can only be set in relation when taking into account what consumers define as 'bad deal'. One participant explained that his previous provider Djuice "*did not keep up when people began to get free SMS and calls. It was there I switched to One Call"* (8M). This indicates that it is especially important to keep up with trends when targeting a younger age group. In the context of a good deal, consumers also referred to coverage. It was surprising

[6] A Norwegian website that sells used mobile phones.

that many of them related the quality of the coverage to their phones instead of the provider. On the one hand, this constitutes a risk especially to the mobile providers who provide and guarantee secure coverage. On the other hand, those providers should use the opportunity to differentiate themselves on these accounts. To do so, they however need to communicate information about their services accordingly.

The examples above show that what consumers consider ‘a good deal’ is quite individual and subjective. Yet, getting a cheap/the cheapest price was emphasized by all participants. None of them stated that they took an offer because of extraordinary customer service. In order to achieve a ‘good deal’, the consumers engaged above all in three activities. Those will be presented below.

4.3.2 Comparing

The first and main activity almost all participants engaged in was to compare. When looking a little closer on what they were comparing, the majority had price in mind.

> *“[I wanted to] check that I actually get the cheapest [price] or… as cheap as I could get it*.” (6M)

Yet, even though price was most important for the respondents, it was combined with one or several other attributes, such as the amount of data, coverage or up-/download speed. Also mentioned were both cost free calling minutes as well as free text messages. Participants highlighting price and data use as most important, which stands in contrast to a high level of ignorance about their own data usage, as described above. Only two respondents mentioned that they were looking for “*whether customer service was good, in case anything should happen*” (8M). This is interesting since both of them had experienced bad service and thus were especially attentive hereon.

Most of the respondents related to the providers’ websites when they talked about comparing the subscriptions. When I asked them if they were able to find the information they desired, many of them had a very positive attitude:

> “*It [the information] was pretty easy to understand, everything could be found on the front page, so you saw it the instant you entered it.*” (6M)

> “*The information was very clearly arranged.”* (1F)

However, one respondent indicated that even though in general it was quite alright to find the information, she emphasized that on “*Telenor’s pages, compared to Netcom and Chess it was not the iPhone that came up first. So, in a way you had to search for it, you had to click on several pages, you had do scroll.”* (2F)

Besides the providers’ websites, comparing websites and tests as well as consumer reviews on forums were a popular way to gain overview and control over their options:

> “*I like the facts there [on the providers’ webpages]. On the forums, I like other people’s opinions to get a larger picture on what the provider can offer and what they’ve gotten back from them.*” (3M)

This participant describes how he combines two channels in order to increase his knowledge and thus gain control over the decision. As the quote above demonstrates, user reviews were not only used to compare, but also to detect weaknesses of the different offers and providers.

4.3.3 Finding flaws

A second activity that occurred during the search process was what I labeled: ‘finding flaws’. Here, in particular other users’ experiences stood out as vital. One important source of reference in this context was friends, family or near acquaintances such as colleagues. One participant pointed out that she feels talking to friends and family is more independent than the information she gets from provider’s websites

> *“My little brother has a quite reflected relationship towards subscriptions and iphones. He keeps himself informed in this area and thus knows what is wise and what isn’t*.” (5F)

Yet, another respondent felt that online reviews fulfilled this need:

> *“I often tend to go to forums, because I’m always unsure about things and like hear other’s opinion. There you get a bigger perspective what others think about it, what is positive, what is negative with the provider.”* (3M)

This shows that also online arenas and in particular forums were a valuable source for consumers in order to inform themselves about shortages. Some participants expressed that they are often unsure about things in this sector and one explained that "*by reading various reviews you find out what is best. It is quality control*." (7M)

It became clear throughout the interviews that consumers strongly value to get informed by providers in order to not be negatively surprised. The following quotes exemplify this:

> *"One Call did a lot to things to make me pay more, for example to not send me a text message when I did almost use up my 3G and no automatic barrier for 3G abroad. I read that other providers send you a text when you used up a certain amount of 3G."* (9M)

> *"I hate hidden costs. This was also a one of the reasons why I did not like Telenor for example."* (4M)

One participant expressed that he feels it is easy to identify serious from unserious statements on online forums. When asked what he defines as serious, he replied: "*To be critical. To look at both sides of it*" (3M). Yet, most respondents agreed that in general they feel it is easier to state if a person tells the truth by talking to them in person, either over the phone or face-to-face, instead of judging textual interactions for example via chat:

> *"You can hear how they answer you, the pitch they have and so on, how they talk to you. You realize quickly if the person on the other end tries to do a good job or if he just sits there and pretends that he is working."* (6M)

4.3.4 Obtaining reassurance

Closely related to finding flaws, is the third activity, obtaining reassurance. It might seem that the two activities are the same, yet, the interviews revealed that when people try to find flaws, they are actively looking for something that could be negative, while obtaining reassurance or double-checking tends to be directed in a more positive way, in the sense of if information was understood correctly. One of the respondents who bought a new phone admitted:

> "*When I am about to use a lot of money, I am always afraid that I will misunderstand information, that I for example have to pay more, that I am locking myself into a bad deal or that I am missing what is written in small letters*." (5F)

In order to get the reassurance she needed, this respondent talked to a shop assistant, where she could ask follow up questions. She further expressed, that it was the verification that made her feel safer in making a decision. Similarly, one other respondent was unsure about which price he had to pay when he bought the subscription online, but in contrast to the first case he used the chat-function in order to get confirmation.

These examples reveal that there is still a communication gap between telcos and consumers. It seems like improvements are especially needed in presenting information in such a way that is easy to understand for the consumer. It also reveals, that personal contact with telecommunication providers is still important, since both respondents achieved a more secure feeling in making their decision. Thus, combinations of channels seem to be used in order to obtain trustworthy information and thus security. Eventually, all three activities seem to minimize risk and thus increase security and control over the consumers' decisions.

4.4 The role of trust and convenience

4.4.1 Trust

The findings reveal that trust is significant for the choice of channel. There was not one channel that in particular stood out as most trusted. Rather, respondents explained the following: "*I think ideally it's a combination*" (5F). Another concluded:

> *"[I] think that they strengthen each other, so that you get confirmation. If I only had related myself to the Internet, it would have been less safe. I am in need of different approaches to the same topic.*" (9F)

Consumers seem to enjoy a higher level of security and with this a higher level of control over their final decision quality by using a multi-channel approach.

Moreover, time seems to be vital in regard to trust as demonstrated by the fact that consumers trusted recommendations and statements of their friends and colleagues to a high degree. The participants expressed for example that they were sure about that their friends and family "*do not want to fool you*" (5F) or *"would it have been another person who I don't trust, then I would not have taken it at face value. But he [colleague] had my trust*" (2F). The feeling of that the other party did not gain on the deal was thus very important for the respondents and increased their level of trust. In addition, one participant stressed that the established telecommunication actors in Norway offer a higher level of security:

> *"Yes, I have such confidence in the Norwegian companies I am in contact with and who I know from before, that they do not play you*." (2F)

Trust was also related to neutral and independent sources. The respondents expressed that they approached the non-commercial players above all "*because I know they do not want to sell me anything*" (8F). It seems that unbalanced relationships between telcos and consumers initially entail a certain amount of distrust from the consumer side. The respondents were aware of that telcos get rewarded in that they sell something and thus were critical towards the information those provided, especially with regard to advertising: "*I know that they [the providers] come up with things to sell the product*." (8F).

Third party websites, such as comparing and test websites were listed by the informants to be trustworthy channels. One respondent added that such third parties also had the resources to test, which therefore increased the credibility of the information. Opposed to research on Web credibility (Wathen & Burkell, 2002) it was surprising that only one of the participants mentioned that the source of information was important to him regarding how much he trusted the information. He expressed that it is the well-established and known institutions such as national newspapers that he trusts. Respondents in general attached high value to sources that were critical in the sense that they listed both positive and negative arguments.

Expertise or competence was another theme that came up in connection with trust. Even though the respondents trusted the word of mouth via friends, family or colleagues, the prerequisite of their recommendations to be trusted was that they needed to either have own experience or competence in the field. As one participant pointed out, many in his family "*are much older. They don't really have a clue*." (7M).

With regard to contact with the telecommunication provider the respondents felt irritated when they had the perception that the company assistant used standard phrases. Yet, the moment the respondents felt they were listened to, that the service assistant recognized their problem and took it seriously, that they received individual feedback and got presented alternatives that could fit them, trust increased tremendously. This phenomenon could be observed both face-to-face and over the phone. The following two examples illustrate how trust can either be build or is reduced. The consumer who got called up explained: "*He [the assistant] knew what he was* *talking about and was nice. So I didn't have a reason to doubt him*" (7M). The other respondent illustrates how different such an experience can be:

> "*Sometimes, when you call customer service, you experience that they think you are stupid, that you do not know anything, even though you explain that you have been googling*." (2F)

In general, the respondents had a quite high confidence in their own research skills, both in finding information themselves and judging the information they get from others. This also explained, why many of them only used text and not personal contact with the provider during the decision process. However, most of them agreed that it is still easier to evaluate the quality of information in a personal interaction. Here especially phone calls and face-to-face interactions seemed to give a feeling of empowerment to the consumer:

> "*[I] talked to those in the store who promised that things are like that. So I can go back and tell them: But you said it was like this*." (5F)

On the contrary social media was criticized for not being trustworthy. The same respondent explains:

> *"[Social media] should be personal with you, but they are not. It is nevertheless a seller-relationship and when people there pretend to be something else, I am getting really annoyed*" (5F).

Finally, in order to trust channels of providers, consumers are demanding above all simple communication:

> "*You do not have to sell me love, you do not have to sell me family and all that. That what works for me is to have simple and honest language*." (4M)

Out of the examples it became clear, that consumers preferred a combination of channels in order to establish a high level of trust, because different aspects are trusted on different channels. Social media was perceived as highly irrelevant and untrustworthy during the decision processes.

4.4.2 Convenience

That convenience can be a game changer in the pre-purchase phase of service consumption can be illustrated by the following quote:

> *"First, I looked at Chess which came out pretty well (in some tests), so I really wanted to have Chess. But I didn't know how I could buy the phone, or I didn't know how to buy it through Chess. I didn't get it. But Tele2 was in a way second best with price*." (9F).

The respondent describes here that even though she had already decided for a provider, she took the second one on the list, because she could not finalize the buying process on the platform of her wish. Instead of contacting the provider and investigating why the transaction failed, her choice was based on a trade-off. She was not willing to either spend more time or effort to reach the initial goal, but rather decided for another provider. This is in line with what another participant who stated:

> "*I'm impatient. So, there is not much that has to happen that I just don't bother anymore and go somewhere else*." (2F)

These examples are critical since they show that not providing enough convenience on different channels, thus disruption the flow, can be a deal breaker for consumers.

To find information fast and easy was in general valued highly by all consumers. This was mainly also mentioned in connection why respondents used the Internet. Besides easy and fast access to relevant information, participants also named a good overview as a major advantage of the Web. With regard to gaining an overview, the Internet seemed to increase both the decision and access convenience. Yet, easy access to information was also named in relation to friends and family, but not so much on customer service as the two quotes illustrate below:

> *"My little brother is very reflective when it comes to subscriptions and iPhones. He puts himself a lot into such things and knows what is smart or not. I can ask him about information instead of researching myself."* (5F)

> *"They [call service] are saying exactly the same that can be found on the website."* (8M)

The consumer journey maps showed that the time the respondents used in their pre-purchase phase varied and was highly situational. In addition, the importance of the goal was quite influential in this regard. For the participant who was very frustrated over an extraordinary high bill it was not so important who the new provider was, but most important to break immediately with his current provider: "*I just wanted it to be done right away*" (8M). Quite contrary, another participant stated:

> "*I already thought about buying a phone in February. Then I looked at some offers and thought, maybe I can't afford it right now, maybe I should wait until a new model comes out. And then I forget it for a couple of months".* (5F).

Consequently, channel decisions were made depending on the particular situation or certain circumstances. The example shows that dissatisfaction increases the need for solving the problem quickly and people were willing to make considerably higher trade-offs in their information search. Differences regarding both time and effort used could also be found between the respondents who bought a new phone and those who only switched subscription. The latter group seemed to use both more channels and more time.

Easy access and time saving of the Web were once more emphasized by pointing out the disadvantages of going to the store: *"[It] requires physical walking. I have access to a computer and I find this much easier than going to the store and ask"* (3M)

Finally, convenience was often used as a parameter to evaluate good or bad customer service:

> "*[...] not to wait in line*" (7M), "*easy solutions*" (4M), "*the little extra*" (2F)

Another consumer pointed out that good customer service is to get informed, especially when financial consequences arise. This implies that consumers perceive customer service as good when expectations are exceeded.

In summary, the respondents valued a rough overview over detailed information, which emphasizes the importance of convenient and simple solutions. They used information from many channels to solve their problems, because combined channels provided more secure information. Yet, consumer needs were dependent on the various situations in that experience and perception contributed influencing their channel choice.

5 Quantitative Findings and Analysis

This chapter presents and analyses the findings of the online survey. First a profile of the respondents are given (Ch. 5.1). Subsequently, an overview over consumers' needs and their choice for certain providers is laid out (Ch. 5.2 & 5.3). Next, the channels that are most likely to be used by the respondents are presented (Ch. 5.4) as well as what search preferences they have. Finally, the connection to convenience and trust is made in relation to different channels (Ch. 5.6). Where findings are given in percentages, the numbers were rounded down when .4 or lower and up when .5 or higher. For example 24.4% = 24% and 24.5% = 25%. Likewise, when results are demonstrated as average score, the numbers were rounded to one decimal. Since the questions 11, 26 and 27 did not give meaningful insight in order to answer the research questions, they were left out in the analysis.

5.1 Profile of survey respondents

All in all, N=53 respondents answered the online survey (this means one person equals ca. 2%), with an almost equal distribution of male (51%) and female (49%) participants. The two age groups of 21-27 and 28-35 years old accounted for the majority of the respondents. The figure below shows the exact age distribution.

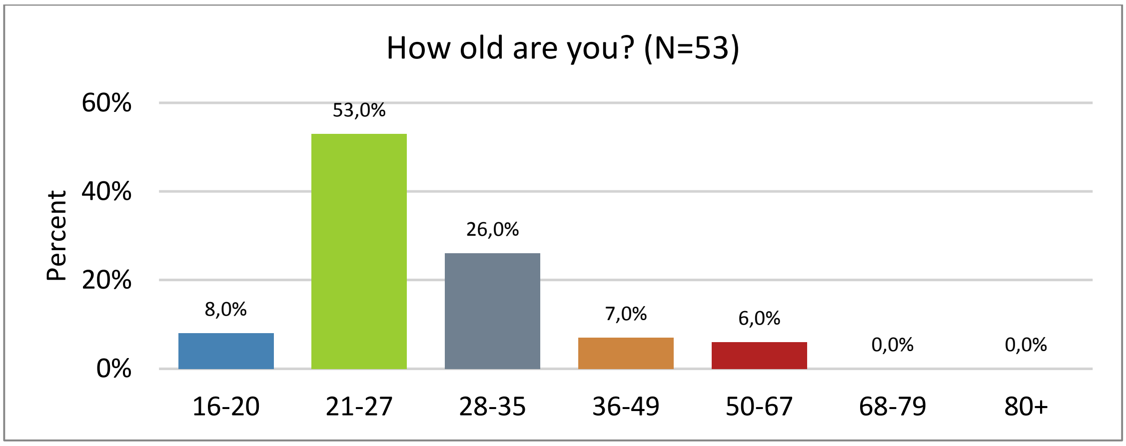


Figure 4: Age distribution (see Appendix 6: Q3)

As accounted for in chapter three, the way the survey was published via social media can explain that a young age group constitutes for the majority of the survey answers. Except for five[7], all respondents were Norwegian citizens and 87% of the respondents were currently living

[7] Other nationalities represented in this analysis: Swiss, Bulgarian, Swedish, Russian and Chinese

in Oslo or Akershus. About half of the respondents were studying (47%) and the other half working. The living situation represented mostly singles (42%), followed by couples (38%) and couples with children (17%)[8]. Having an overview over who the respondents of the survey are is important, because it affects to which degree the results also account for other groups of people and thus affects the generalizability of these results.

5.2 Which mobile providers meet consumers' needs?

5.2.1 Consumers prefer the "big players"

The table below shows an overview over the respondents' current mobile providers. The survey differs from the interviews in that Telenor clearly takes the lead (since Djuice falls under the same umbrella corporation). In contrast, only one of the interview respondents chose Djuice and none of them switched to Telenor directly. However, both the survey and the interview results clearly indicate that it is the big, known players that dominate and are preferred by consumers. As explained in the interviews, the big telecommunication providers seem to enjoy a higher level of trust, whereas consumers were skeptical towards the smaller players.

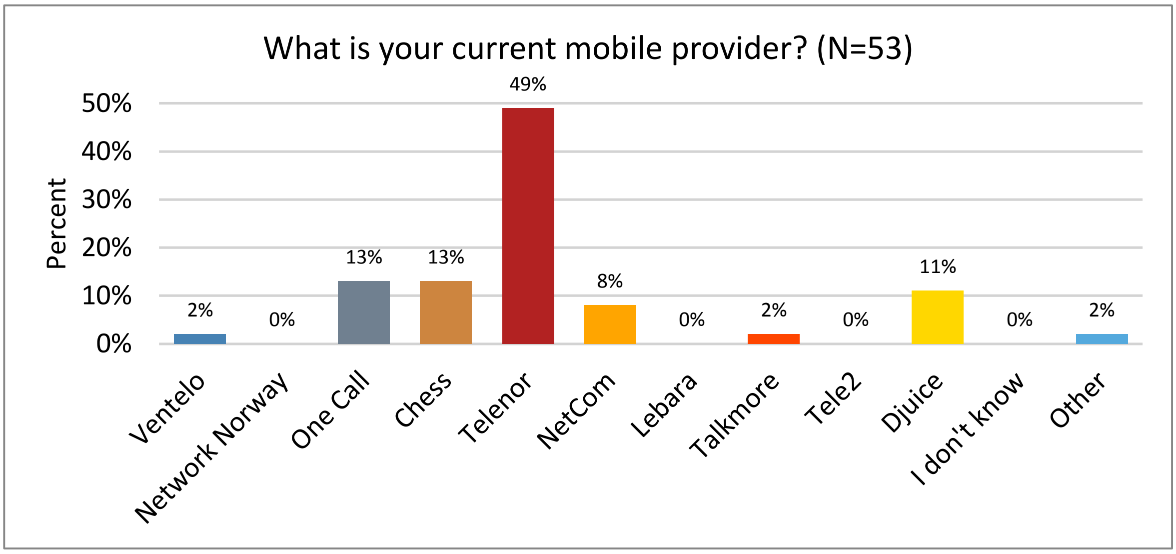


Figure 5: Current mobile provider (see Appendix 6: Q12)

[8] Two respondents answered "other"

On a scale from one to five[9], 46 of the 53 survey respondents replied that they were either satisfied (60%) or very satisfied (26%) with their current provider. Six respondents did not have any opinion about it. Only one person was very unsatisfied.

5.2.2 Changing provider relates to certain life events

A large part of the respondents (80%) had been switching providers at some point in the past before. Most of them (55%) during the last five years. The remaining 20% stated that they had never changed providers previously.

An open follow up question was posed to all those who had switched before (N= 42), asking for the main reason for why they did so. Those answers were categorized and counted. Apart from financial reasons and special offers on mobile phones, a new employer/work was the most named reason. In addition, those with a family stated good family deals as main reason for changing providers, for example free calls to other family members. The category 'other' summarized various reasons that did not fit in neither of the other categories and was not strong enough to represent an own category. Here respondents expressed for example that they could not remember why they changed, one respondents moved to Norway, two others referred to service attributes such as quality of coverage, signal strength, 3G and up/download speed as reasons.

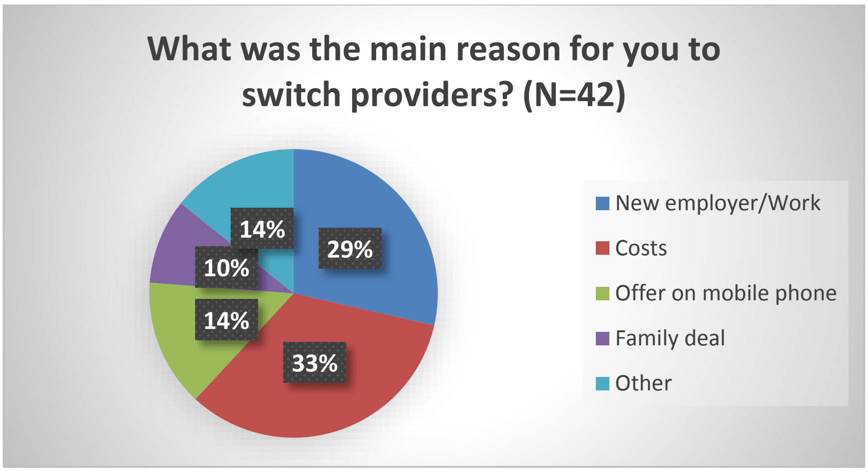


Figure 6: Main reason for switching providers (see Appendix 6: Q10)

[9] With regard to satisfaction, Questback provided smiley-faces on a scale from 1-5. Here, the design were chosen over the otherwise used 6-point Likert scale (see Appendix 6: Q16).

With this, the survey answers partly parallel those of the interviews, as financial reasons and new mobile phone also were named by many interviewees. However, the survey provides an additional perspective on the topic. It seems that different life events, especially changes in work situation or becoming a family, increase the need to switch providers.

5.3 What do consumers want from their mobile providers?

In the pre-purchase decision-making phase, identifying consumers' needs is vital, because needs provoke how consumers move forward in the further process (Hoyer et al., 2013).

According to the survey, mobile phones were either prioritized or seen as equally important compared to providers alone. This is illustrated in the figure below.

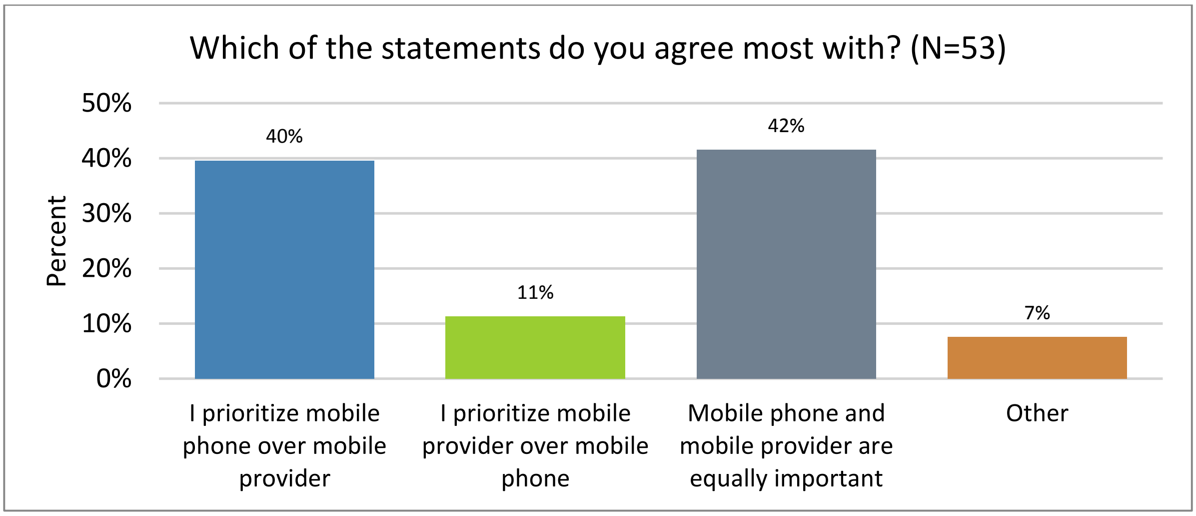


Figure 7: Importance of mobile phone vs. mobile provider (see Appendix 6: Q25)

Only five of all respondents expressed a preference for mobile provider in relation to a mobile phone Again, the interviews might help to explain this situation, in that price was a decisive factor for buying bundles and that in general the providers were perceived quite alike.

Further, the table below gives an overview of how important certain service aspects of mobile providers were for consumers. The findings present the average rating of all participants, where 1-3 indicate that respondents perceive the item as highly or somehow unimportant, while 4-6 indicate the items are perceived as somehow or highly important.[10]

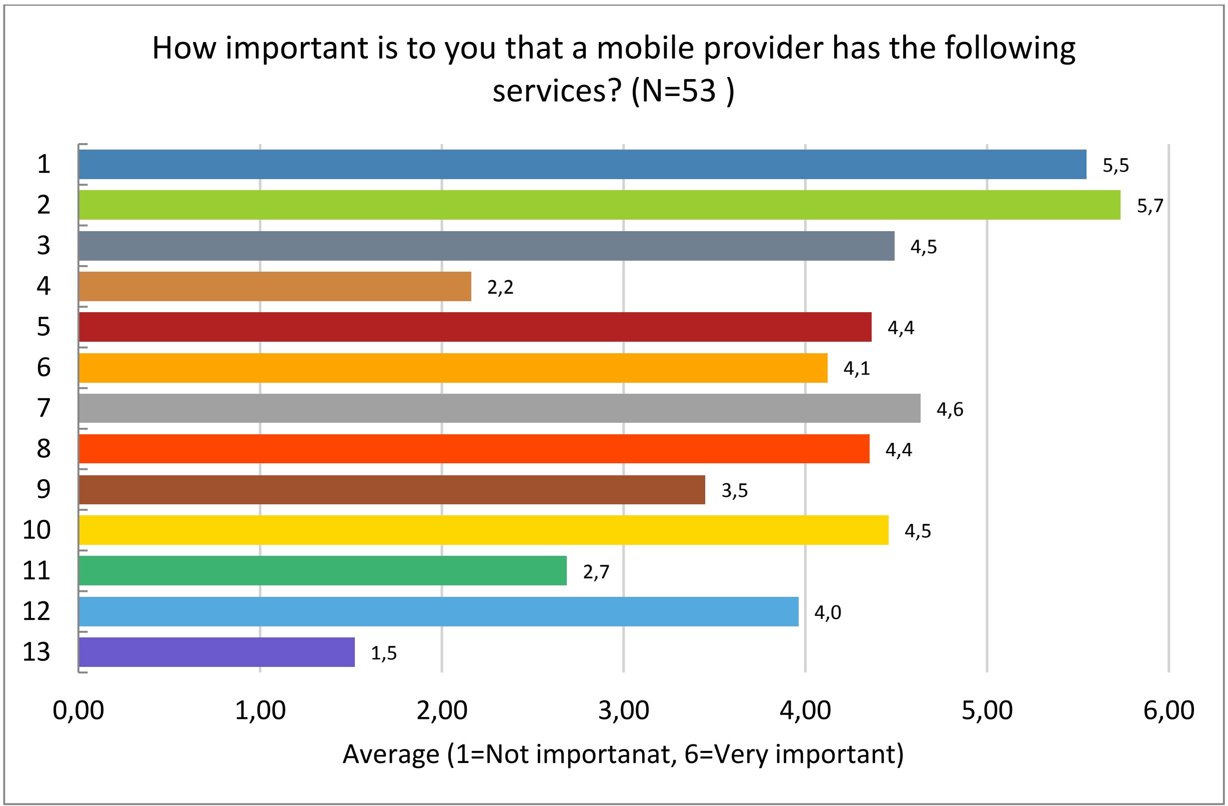


Figure 8: Importance of service aspects (see Appendix 6: Q18)

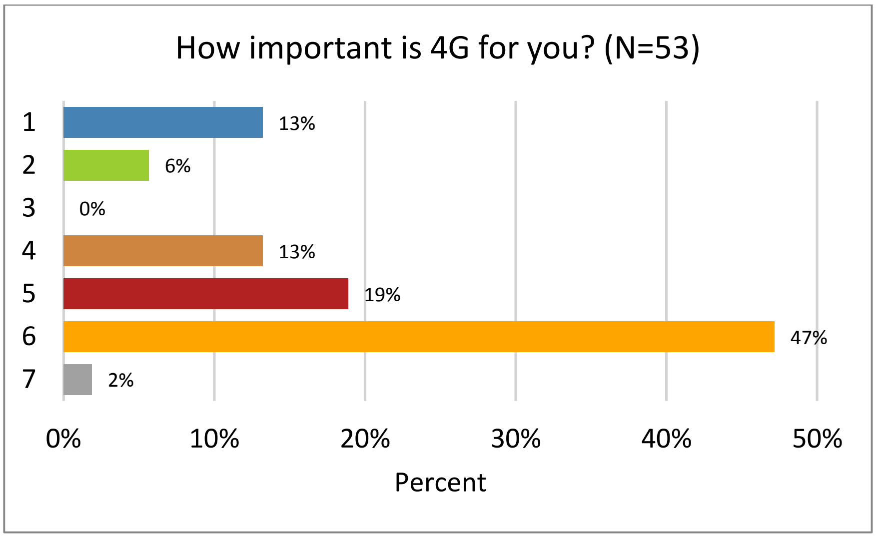
1 Good coverage indoors
2 Good coverage outdoors
3 Good customer service
4 Payment via sms
5 Overview over mobile use
6 Electronic invoice
7 4G
8 Bank ID
9 My Profil
10 Roaming
11 Personal data on clouds
12 Contact list can be transferred
13 The store helps me to install the simcard/set up my phone

The answers show that coverage was most important for the survey respondents. On the one hand, this might explain why the big and known providers are preferred over smaller ones. On the other hand, with the interview findings in mind, it also helps understand why both personal and online user reviews were highly used during information search, since coverage is promised by all providers, but can only be validated by users. Also, 60% of the survey respondents agreed

[10] 1=not important at all, 2=not important, 3=somehow not important, 4=somehow important, 5=important, 6=highly important

between slightly and strongly that friends' recommendations were important for choosing their current provider, while over one third (34%) said 'Brand' was not important (see Appendix 6: Q17).

In addition, there is little doubt about that new technological developments and innovative services are highly important to consumers, especially to a young generation. I rest this statement upon the high ratings on service items such as BankID and 4G.



1= not important - 6=very important, 7=don't know

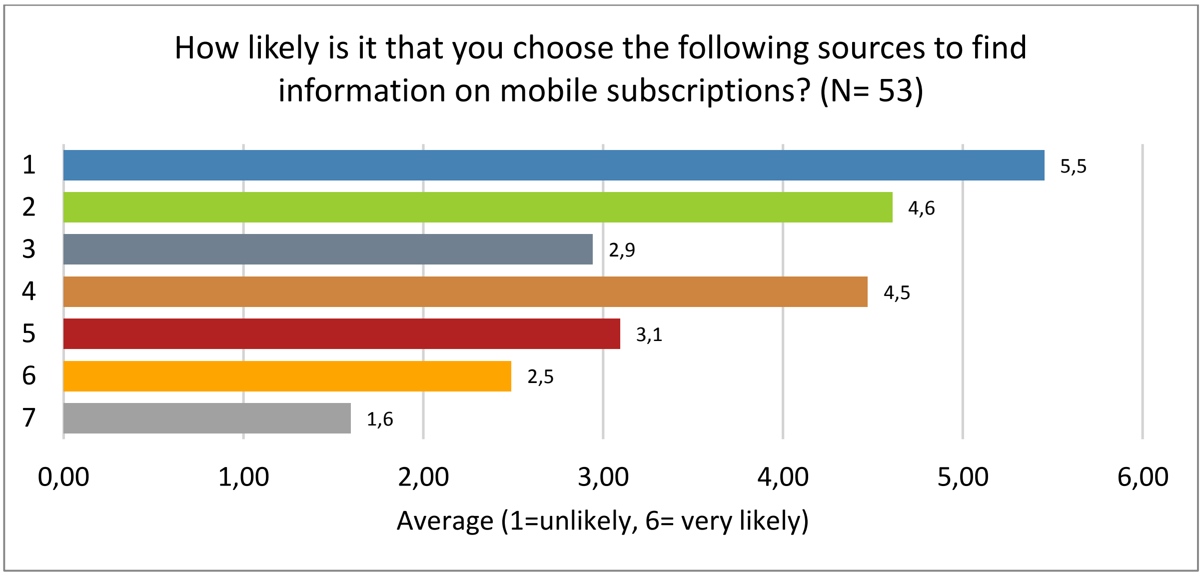
Figure 9: Example distribution 4G (see Appendix 6: Q18)

Finally, and similar to the interviews, the survey revealed in an open question in which consumers had to indicate their approximate amount of data use, that about half of the respondents did not know how much data they were using.

5.4 Which channels are most likely to be used by consumers?

5.4.1 Key touchpoints

The survey found a clear tendency that especially three channels were more likely to be used by consumers than others: providers' websites, other websites and friends/family/colleagues. Those channels were highly represented in the open top-of-the-mind question (Q6) and got confirmed by the closed question (Q20), as the table below shows. Those findings are consistent with the results of the interviews. Those channels can thus be considered key touchpoints.



1 Provider's Website
2 Other Websites
3 Media (TV, radio, newspaper)
4 Friends/Family/colleagues
5 Social media
6 Store
7 Calling customer care

Figure 10: Likelihood of choosing channels as information sources (see Appendix 6: Q20)

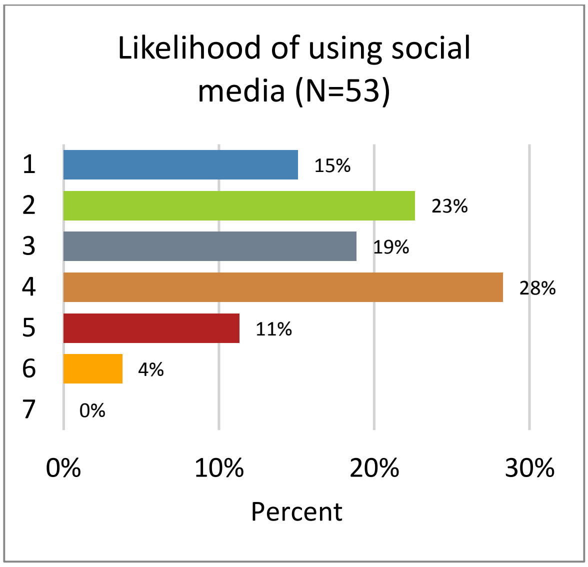
5.4.2 Key touchpoints are dominated by online activities

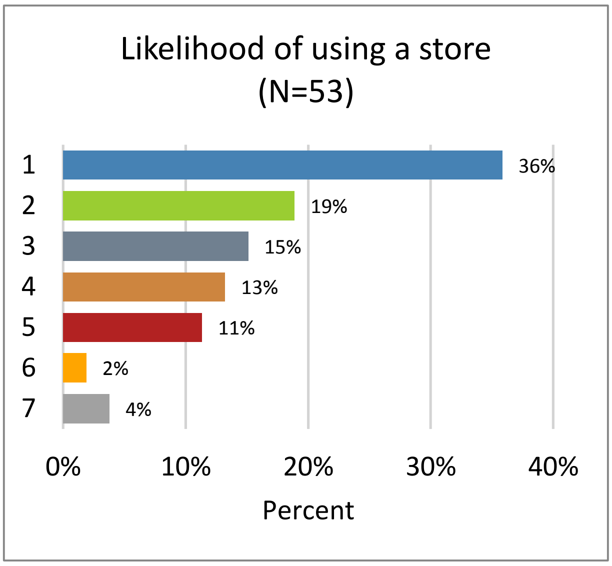
Both an open and a close question were used in order to validate channel preferences, which clearly indicate that searching for information online dominates the pre-purchase decision making process. While the closed question demonstrated how likely consumers are to use online channels, the open question could for example help specify what consumers actually meant when they marked off 'other websites'. Those specifications showed a somewhat fragmented picture of online sites that consumers would consider using. Google was mentioned most often, followed by tech sides. The following reference were made about specific sides: dinside.no, tek.no, elkjop.no, prisgude.no, telepriser.no, expert.no, lefdal.no. Test websites also seemed to fall under this category ("Internet"/"other websites").

5.4.3 Traditional channels loose importance in the pre-purchase phase

In contrast, low entries were registered on stores and none of the respondents mentioned calling customer care. Similar low ratings in the tables below increase the assumption that the pre-purchase decision-making process is dominated by online activities.

It might seem a little surprising that almost one third of the survey respondents stated that they are slightly likely to use social media (28%), since most the interviewees expressed their irritation about this channel. Yet, looking closer at the exact distribution for that item, almost 60%[11] expressed that it is somewhat between strongly and slightly unlikely to look for information on social media. Regarding the store option, 70%[12] of the respondents stated the same, and even higher numbers for calling customer care, with a highly skewed distribution to the right[13].





1= unlikely, 6=very likely, 7=don't know

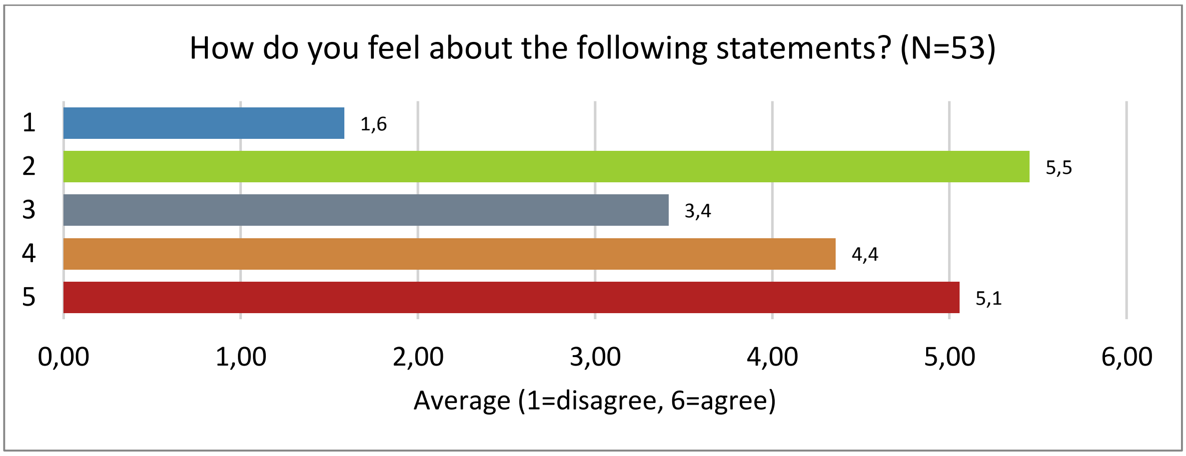
Figure 11: Example distribution for social media and store

In summary, even though most of the users are very likely to use three key touchpoints, the open question also revealed that the Norwegian consumer is by no means homogenous and especially fragmented when it comes to online platforms.

5.5 What are the search preferences of consumers?

In addition to a dominated online search activity, the following table enriches the picture of the contemporary consumer. Almost 90% indicated that they prefer searching online instead of talking to a shop assistant. Even more agreed that they would rather find solutions themselves. This affirms the picture of the contemporary consumer as sophisticated and a problem solver.

[11] Combined strongly unlikely, unlikely, slightly unlikely
[12] Combined strongly unlikely, unlikely, slightly unlikely
[13] 62% strongly unlikely, 23% unlikely



1	I would rather talk to a shop assistant instead of searching for information online
2	I like to find solutions myself first before asking for help
3	I keep close track of my mobile phone usage
4	In general, I find it easy to decide on what to buy
5	I prefer taking my time browsing the internet for information before I buy anything

Figure 12: Search preference (see Appendix 6: Q19)

The survey respondents further reveal that when they in general search for information online about both products and services, 75% of them are at home with almost the same amount using laptop/Mac as their primary device. The influencing factor for this seems to be the bigger screen, as one of the interviewees acknowledged. Only 9% indicated that they in general where on the go when looking for information (see Appendix 6: Q30/31).

5.6 Key touchpoints are convenient and trusted

24 out of the 53 survey respondents made a time specification of one hour or less when asked how much time they would be willing to find information on a new provider. Another nine added “not much”, “as little as possible” and those not having switched “zero”, with the remaining respondents varying between a couple of hours (2-5) and a couple of days. This indicates that people are not willing to spend much time on choosing a mobile provider, even though they in general enjoy taking their time browsing the web as shown above. On the background of the interviews, these findings can indicate that the unwillingness to spend much time for making a decision equals the importance of the decision.

As the interviews demonstrated the respondents did use multiple channels. The survey also shows tendencies that the combination of the three key touchpoints, providers' websites, other websites and WOM, is considered more valuable than other combinations. A possible explanation for this finding could be found when looking at the role of trust and convenience. The table below demonstrates that the respondents rated the three channels very high regarding easy and fast access, ease of comparability as well as trust. Advertising on the other hand stands out being rated highest in too much or confusing information. Social media rates especially low regarding trust. Only three out of all respondents felt that the statement applied. Yet, people are positive about accessing information there.

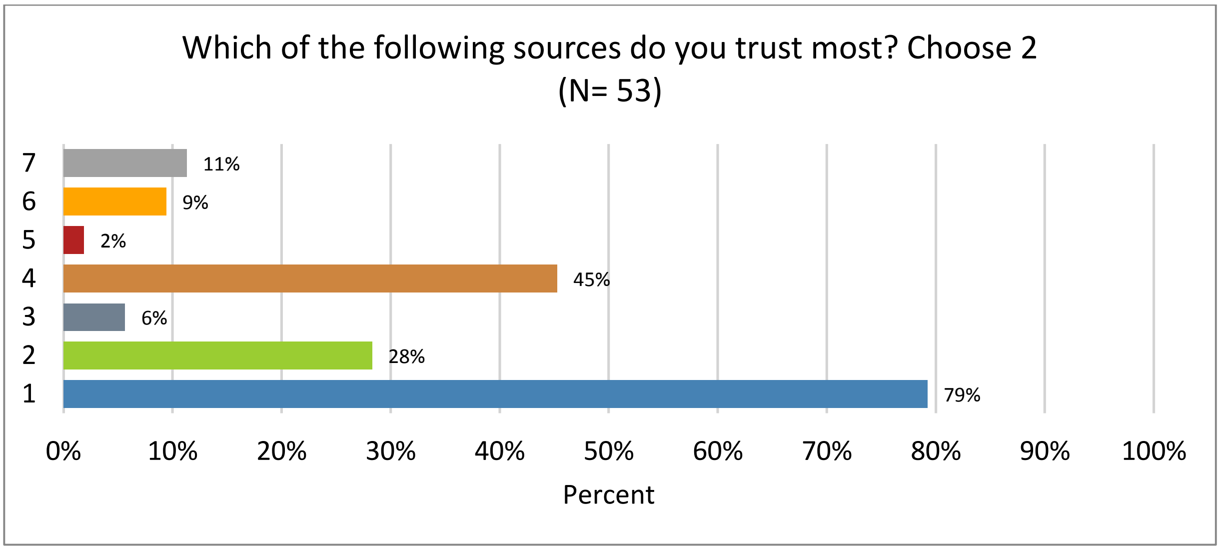
	Provider's Website	Other Websites	Advertising	Friends/ Family/ Colleagues	Social Media	Store	Calling customer care	I don't know
I can easily access the information	91%	42%	9%	55%	25%	26%	11%	6%
I can easily compare options of mobile subscriptions	43%	79%	9%	19%	13%	15%	2%	11%
Too much or confusion information	9%	21%	43%	11%	21%	25%	13%	34%
I find the information I want fast	79%	55%	4%	23%	11%	9%	4%	6%
The information can be trusted	66%	38%	6%	36%	6%	19%	11%	11%

Table 3: For which of the following information sources do you consider the statement to be true? (see Appendix 6: Q21).

The survey strengthens the interviews in that a substantial amount of consumers are likely to use this channel combination during their pre-purchase decision-making process. In addition the survey results complement the findings regarding the value of the different channels. For example, the low percentage regarding trust in stores can be explained by the interviews: consumers feel irritated when sellers use standard answers and communicate a feeling of that they are driven by sales instead of what is best for the consumer. The table above indicates that this is shared by the majority of survey respondents.

The survey respondents generally agreed on that it is not too complicated to choose a mobile subscription. More than 75% of the respondents disagree with the statement that “choosing a mobile subscription is rather complicated”. In addition, the respondents seem to have a positively appointed attitude towards decision convenience. They disagree with the statement that “it is difficult to compare information on mobile subscriptions” and that “collecting information on mobile subscription takes a lot of effort”. They did not think providers’ websites contain difficult languages or confusing terminology. However 19 out of 52 felt that it is between slightly and strongly time consuming searching for information on mobile subscriptions. Those results might amplify what some of the interviewees expressed. Consumers are more sophisticated in their navigation on online platforms. Yet, it stands in contrast that consumers on the one hand say they somewhat feel looking for mobile providers is time consuming, but on the other hand are not willing to spend more than one hour to do so.

Figure 13 below shows that the identified key touchpoints are not only considered most convenient (in the form of accessible and less effort used by gaining a good overview over the market), but also rated highest on trust.



1 Provider’s Website
2 Other Websites
3 Media (TV, radio, newspaper)
4 Friends/Family/colleagues
5 Social media
6 Store
7 Calling customer care

Figure 13: Most trusted channels (see Appendix 6: Q22)

6 Summary and Discussion

This study aimed to develop a deeper understanding of how consumers behave prior to a service purchase, with the particular focus on the moment from when a consumer realizes a need until a service provider is chosen (review Ch. 1.4, Figure 1). Two sub-questions further asked why some channels are preferred over others and which role trust and convenience play in consumers' channel choice. In this chapter the qualitative and quantitative findings provided in chapter four and five are summarized (Ch. 6.1) and contextualized with regard to previous research as outlined in chapter two. There are four main discussion topics. It is first argued for why consumers prefer using a multi-channel approach (Ch. 6.2). Second, the discussion will focus on the key touchpoints, especially the dominance of online channels as well as the importance of consumer dominated and neutral channels (Ch. 6.3). This section also includes a theoretical reasoning about the EKB-model. The third part is concerned with the low relevance of both social media and stores during the pre-purchase decision-making (Ch. 6.4). Finally, part four debates what triggered the respondents starting their journey at all. The chapter further puts the notions of trust and convenience in relation, by highlighting trade-offs the respondents made during the pre-purchase phase (Ch. 6.5).

6.1 Key findings

The results clearly showed that young telecommunication consumers preferred the use of multiple channels in their pre-purchase decision-making process. The participants in the interviews used an average of four to five movements between various channels. The survey strengthened the results from the interviews regarding channel preferences and helped identify key touchpoints during the pre-purchase decision-making process. In order to make a final purchase decision, the respondents engaged in constant evaluation of their channel choice by particularly engaging in the three activities of comparing, finding flaws and obtaining reassurance. During this process, convenience in form of time and effort savings was highly influential in how participants chose different channels. Hereby, the respondents clearly indicated that they highly valued fast and simple access as well as comprehensible communication. Trust was shown to reduce complexity and uncertainty. The respondents considered both independent and competent sources highly trustworthy, yet they were little critical towards actors who administered third party webpages. While consumers mainly moved between the channels, because they wanted to, especially the lack of or confusing information made them seek out personal contact with service personnel. Consequently, the respondents in this study actively pursued a great amount of control over their decision outcome and enjoyed being able to choose the channel of their preference. When investigating the pre-purchase decision-making phase, it became clear that one also has to look at the broader context and detect why consumers originally start their journeys. The analysis indicate that besides financial reasons and buying a new mobile phone, certain events in life are related to initiating a switching process.

Respondents of both the qualitative and quantitative data sets reported above all three channels that they perceive notably expedient in order to come to a decision: providers' websites, other websites and friends/family/colleagues. Consequently, the Web could be identified as the dominant information source during the pre-purchase phase. Providers' websites were perceived as easily accessible and highly trusted. They provided the respondents with facts about the subscriptions and a feeling of security. In addition, close acquaintances were approached, above all to direct the search via recommendations, but also to gain more information about experiences with various providers. Consumers agreed that they were confident in that their friends and family did not have harmful intentions towards them, which made those highly trustworthy. Besides, respondents could easily access information from them. Explanations for using other websites referred to the benefit of obtaining a fast and easily accessible overview in order to compare different providers and offers, which helped to reduce complexity for the respondents. The respondents were not necessarily searching for specific comparing sites, but used Google to help them. They further trusted third party website such as tests, even though many did not know or care about who administrated those. Consumers perceived such webpages trustworthy mostly due to two reasons: These pages did not want to directly sell them anything and were critical towards different features, meaning listing both positive and negative points. User reviews on forums were above all used in order to perform quality control in form of detecting flaws, especially with regard to coverage. Here the survey complemented the interviews and revealed that coverage as well as technological innovations such as 4G were the features that were most important for consumers when researching on mobile subscriptions. Customer service was also perceived as important, but a 'top-of-the-mind' question about the reason for choosing exactly their current provider revealed that price is still the most dominant attribute. Moreover, the findings suggested that for those respondents buying a bundle, the mobile phone enjoyed a greater importance over the subscription or was at least perceived as equally important for the final decision.

The consumer journey maps revealed that providers' websites were mostly used after the respondents felt they had obtained a broad overview over the market. Finding out more detailed facts, such as exact price or data amount was given as explanations for going on the websites of providers. Some differences were found according to trust. While the interviewees tended to rate other users' experiences and test websites most trustworthy, the survey clearly showed that the majority trusted providers' websites more than any other channel. As some respondents in the interview explained, they felt more secure using providers' websites, because they felt the written information could be used as guarantee in case the provider did not keep what they promised. Going to a store in order to obtain information about a mobile provider was described as unnecessary by most interviewees. They stated that the same information can be obtained online and getting information via a store only increases effort. Similar, the survey respondents expressed that it is not likely they would use this channel. Instead, consumers believed in their own research skills and preferred finding solutions themselves, preferably on the Web. An interesting finding apply for social media, more precisely Facebook. The respondents were mainly of the opinion that this channel is not relevant and irritating due to too much or too confusing information. However, as the interviews revealed there could be potential in offering participation in competitions or engage in storytelling since those seemed to increase value to the respondents.

6.2 Preference of multi-channel usage

One of the main findings in this study was that the respondents used a combination of multiple channels in their pre-purchase decision-making process. Thus, the results suggest that one channel alone cannot satisfy consumers' needs to make an informed decision any longer. Quite the contrary, the analysis found clear signs of that the respondents searched for information in an active and conscious manner.

Active behavior seemed above all to stem from a desire to obtain a high level of control over the outcome of the decision (Van Dijk et al., 2007). In order to gain control, consumers for the most part moved voluntarily between different channels. Contact with service personnel was only considered when problems arose. Such problems could contain that consumers are not sure if they understood the information correctly and needed reassurance. The findings thus agree with the work of Sasse and Kirlappos (2014), who pointed out that technological-mediated interactions enhance complexity of trust. Yet, even when personal contact was demanded, consumers enjoyed to be able to choose the channel that best suited them in order to contact the service provider. Consequently, the use of multiple channels seems to empower consumers in their problem solving, in that they can adjust the channels exactly to their needs (Gustafsson & Johnson, 2003). One specific element of empowerment was identified in the act of finding flaws via consumer dominated channels. To do so, the respondents in this study utilized both traditional WOM and eWOM, which implies that those play an important role in the pre-purchase decision-making process (Almana & Mirza, 2013). Further, the identified activities constitute for the need of constant evaluation and thus parallel Grönroos' definition of service as a solution to customer problems (2007, p. 52). Through an active approach the respondents in this study thus co-created value for themselves, in that they were able to "make an informed, confident choice" (Hawley, 2012, p. 90) and were able to achieve a particular goal (Payne et al., 2008).

An active approach towards different channels also extended the notion of that respondents seemed rather comfortable and enjoyed taking initiative to solve their problems themselves, before asking for help. The findings thus affirm the picture of a contemporary consumer as problem solver. This is in line with Black et al. (2002) who pointed out the influence of consumers' confidence in their ability to use different channels. At least the younger generation does not seem to have problems navigating the Web and they are very confident in how to judge the information they read. Earlier conducted studies, such as the one by Gupta et al. (2004) suggested that one's risk perception help explain channel preferences. Even though most respondents in this study did not consider themselves expert regarding mobile subscriptions, they felt confident in making a decision because they felt they could identify and understand relevant and credible information. This confidence suggests that telecommunication providers could implement more self-service offers, as it was apparent from the respondents' explanation that they rather try to solve a problem themselves instead of asking a service assistant. In consideration with a post-industrialized consumer who enjoys freedom of choice (Van Dijk et al., 2007), the current findings further indicate that consumers in a service context not only have been moving away from a push to a pull approach in their information search, but are even starting to get irritated by push activities. Here, it is important to recall that the respondents in both the interviews and the survey do not represent the entire population of Norwegian telecommunication consumers, also not the totality of young telecommunication consumers (review also Ch. 3.4.3 about generalizability of this study).

Apart from being active, the respondents were also found to act highly conscious in the way they chose different communication channels. Conscious in this context means both knowledgeable and sophisticated. According to Nordmann (2001), this is a consequence of the proliferation of channels and becomes moreover apparent through the fact that the interview respondents had an increased awareness of the dynamics of the seller-buyer relationship. They seemed very well aware of how providers want to influence them and might therefore have approached non-commercial sources (Hoyer et al., 2012). Many of the interviewees expressed they were skeptical towards trusting sources who wanted to obviously sell them something. Rather the respondents valued critical and independent opinions (Hawley, 2012, p. 90). Several respondents reported for example that they were aware of that clicking on suggested Facebook feeds could lead to enhanced advertising. As discussed in chapter two, while college students where highly biased by personalized search via search engines (Simpson, 2014), this does not seem to be true for social media sites. It can at least be stated, that the respondents in this study were aware and skeptical towards using this channel for information search.

Eventually, the combination of an active and conscious consumer indicate that consumers are complex and dynamic in their pre-purchase behavior. The need for empowerment and control as well as the need for freedom of choice might be one possible explanation for the voluntary movement between different channels. Moreover, being aware of those needs helps also to understand why respondents have high expectations and demands towards different channels. They want information when and how they prefer it and value information that is relevant to them. As of today and portrayed in chapter two, the multi-channel form is prevalent (Waldron, 2014). Yet, since consumers' demands grow, the findings indicate that simple information offers on different channels might not be enough in the future. This could mean that businesses might be forced to change their business models and approach omni-channel formats in order to meet their consumers' needs, namely memorizing their interactions on all channels (Arson & Camiade, 2013). It also suggests that consumers highly appreciate smooth transitions across channels and service providers thus need to think about more integrated solutions in order to serve their consumers.

6.3 Value co-creation through key touchpoints

In this study, providers' websites, other websites and family/friends/colleagues were identified as key touchpoints. These results coincide with a recently published channel study conducted by TSN Gallup in cooperation with Telenor (Telenor confidential report, 2014). The sections 6.3.1-6.3.3 discuss how taking a consumer perspective can help identify ways of value co-creation (Lusch et al., 2007).

6.3.1 Dominance of online channels in pre-purchase decision-making

There is no doubt that the Internet has become dominant in finding information about mobile providers. This is supported by both the results of the interviewees as well as the survey. Colwell et al. (2008) already argued that non-tangible cost savings, for example easy access, are valuable for consumers. Through the analysis it became apparent that fast and easy access to both providers' websites and other websites is highly valued by consumers and a possible explanation for extensive use of online channels. Since time is nonrenewable (Berry et al., 2002) and consumers' perception on the length of time being spent is shown to be overestimated (Whiting & Donthu, 2009), the findings suggest that access convenience might become even more important in the future to predict channel choice. In addition, the Web seemed to be especially suitable for telecos, compared to products, because subscriptions are intangible in nature and the Internet can provide service anytime and everywhere (Gustafsson & Johnson, 2003). This might also help explain why most of the respondents decided to not go to a store.

The results have shown that respondents did not start their search directly on providers' websites, but rather used eWOM or comparing websites to guide their search. On the background of decision convenience, this makes sense, because looking at each available provider would not only take much more effort and time, but might also lead to confusion through cognitive overload (Fukukura et al., 2012). Park et al. (2006) argued that such information overload limit processing capacity and can result in confusion or even suboptimal outcomes. As young consumers in general seem to have developed a higher trust level in online channels (Burkell, 2002), one way to increase decision convenience for consumers on providers' websites could be to integrate electronic recommendations via avatars, as suggested by Tsiotsou and Wirtz (2012). Since consumers are interested in service that give them control of their resources (Farquhar & Rowley, 2009, p. 434), such electronic aids could then for example undertake reassurance, which has been identified in this study as one of the activities central for respondents achieving their goals. Eventually, the fact that most respondents did not question the source of eWOM or third party websites might be an indication that respondents decided to trust those in order to increase their decision convenience.

A second point worth discussing when it comes to the dominance of online channels is ‘other websites’. Those were identified as key channel, however, especially the survey results gave insights in that the respondents indeed were using a great amount of different websites. Therefore, it seems reasonable to state that consumers are fragmented in their online channel use. Such fragmentation can of course be seen as a natural consequence of channel proliferation (Kruh & Freedman, 2014). Moreover, chapter 1.3 described four characteristics of the modern telecommunication market and accounted for a complex decision-making environment (Sahar, 2013). On the notion of Luhman (1979), who pointed out that trust is necessary to act in uncertain situations (p. 8), this paper argues that consumers have a need to begin the pre-purchase decision-making process by reducing complexity and it is therefore justified to say that ‘other websites’ somehow seem to fulfill this need. However, the question that remains is why trust in ‘other websites’ was high, despite that the respondents were indifferent towards who administered the information sources. This will be further discussed in chapter 6.3.2.

Above, it was elaborated on the dominance and importance of online channels in the context of pre-purchase decision-making for mobile providers. Even though this study clearly showed that online dominates in the pre-purchase phase and supports the notion of Kelton et al. (2008) that information as a recipient of trust is effectual, it does not mean that direct customer care for example via chat, phone or face-to-face have become dispensable. As the results showed, customer care became particularly important when problems arose. Moreover, the respondents in the interviews agreed that they feel more comfortable to judge information received via face-to-face or voice than in form of text, which points to that the problem of disembodiment with online communication is an issue that should not be underestimated (Ess, 2014). Contact with service providers was thus especially valuable for consumers when information online was difficult to understand or personalized guidance was necessary. However, competence and the perceived intention to help played a major role for respondents in such interactions (Hawley, 2012). Borrowing from the SD-logic and value co-creation mindset, it is argued for that service providers could support dialogue with consumers in order to get the information from them that is needed to be more effective in helping solve their problems (Vargo & Lusch, 2004). Finally, it can be noted, that online channels do dominate, but that traditional touchpoints still are significant at moments when problems arise. From a company perspective, in order to reduce costs, it should be focused on finding those critical moments, namely when a touchpoint does not meet consumers' expectations (Temking, 2010) and they for example feel the need to ring. As Hinshaw (2012) pointed out, these are then areas for improvements.

6.3.2 Importance of consumer dominated and neutral channels

As accounted for in chapter two, non-commercial channels are often perceived more trustworthy and thus more influential in the decision-making process, because they are independent from marketers (Hoyer et al., 2012; Kozinets, 2002). The findings in this study strengthen this presumption since most consumers not only used (e)WOM and third party websites such as comparing and test sites, but also emphasized that its (perceived) independence increased their level of trust. In particular, friends and family were trusted, because the respondents believed in their commitment and intention to help (Hawley, 2012). Third party websites were trusted in the sense that respondents perceived those high on expertise (Wathen & Burkell, 2002, p. 137).

With regard to WOM and eWOM, the findings revealed that almost all respondents at some point used or were likely to use information of other users. Those recommendations were valued when coming from both known people and online reviews and seemed to be valuable with regard to reducing uncertainty as well as search effort. While it could be assumed that consumers trust known sources more than unknown online reviews, due to the fear of not being able to tell which ones are trustworthy (Sasse & Kirlappos, 2014), the findings in this thesis suggest that in particular young respondents seem to trust eWOM. This thesis argues that eWOM might even become more important in the future due to two reasons: First, the respondents increasingly demanded convenient solutions (Bhatnagar et al., 2000), while they at the same time were found to be comfortable in judging which channels and information can be trusted. Second, as one interviewee pointed out (see quote 7M p. 61), with ever increasing fast development of technology (Strebel et al., 2004), older people might be perceived less and less valuable as information source in this regard. It could be argued for that we might have arrived in an era in which technological innovations render for that it is not possible to learn from older generations any longer. This then might account for an increased need for dialogue with peers and over digital platforms. From the literature on trust, it was highlighted that trust is beneficial in order to reduce both uncertainty and complexity (Luhmann, 1979). Other users' experience, obtained via online and offline channels then increased trustworthiness through presenting positive as well as negative opinions and seemed to be especially valuable since respondents were not able to test services such as coverage beforehand. The power of consumer dominated sources is thus demonstrated in that the respondents trusted and valued when both negative and positive aspects were presented.

Chapter 6.3.1 already indicated that consumers are fragmented in their online research. Still, respondents in this research announced high levels of trust in 'other websites'. It creates a kind of paradox that the respondents on the one hand said they trust neutral and independent sources, but on the other hand were indifferent towards who owned those third party websites. Since the respondents agreed on that choosing a mobile provider is a rather neutral part of their lives, it is argued for that decision convenience becomes a vital factor (Berry et al., 2002). The respondents valued a starting point for their search as well as being guided through the complex information environment. It has been found that Norwegians in general have a high trust level in institutions, but also in other persons (Norden, 2014; OECD, 2011). Consequently, Norwegians might initially be less skeptical of harm. Cultural trust can therefore help understand what can be interpreted as "blind" trust in those websites. The problem with not being critical about who provides the information perceived as neutral and independent is that information might be old, wrong or incomplete (Rieh & Danielson, 2007, p. 307), but also that service providers might stand back some of the reviews. Eventually, it can be stated that (e)WOM and third party websites help to reduce complexity, in the sense that those channels guide consumers' information search.

6.3.3 Constant evaluation

The findings of this study as well as the above discussion demonstrated that each of the three key channels has its individual value for the respondents. However, it seems like there is a close relation between the perception of both trust and convenience and the likelihood that consumers choose those channels, since all identified key channels were also rated high on 'fast and easy access' as well as trust (review Table 3, p. 74). Yet, the channels were trusted with regard to different information. In chapter two, the EKB-model was presented as a linear decision-making process. However, it has been called attention to that this linear process is outdated and should be revised as a circular figure (Court et al., 2009). Based on the findings, this thesis holds a twofold view in the discussion: On the one hand, this thesis found evidence for that step three in the EKB-model ‘evaluation of alternatives’ no longer is a single step and thus cannot be placed in that position any more. Rather, this thesis found that evaluation happens constantly and that consumers do no longer exit the evaluation process (Carroll & Guzmán, 2012, p. 3). On the other hand, the EKB-model seems to provide a useful model to distinguish between the superior steps of pre-purchase, purchase and post-purchase phase, which consumers still move through and which also helps academics to formulate a clear research focus (Tsiotsou & Wirtz, 2012).

6.4 No value in social media and stores?

For the respondents of this study, particularly two channels, social media and stores, did not play an important role with regard to information search on mobile providers in the pre-purchase phase. This suggests that those two channels are of little importance and thus low in value for young consumers when making a purchase decision. Possible interpretations for these findings are discussed below. Again, it is recalled that the results of this study do not account for the totality of young mobile providers, let alone for other age groups.

6.4.1 Social Media

As the findings of this thesis showed and as discussed above, online reviews and hence eWOM played an important role in the pre-purchase decision-making for the respondents. In addition, online is the platform that dominates the key channels by providing a high level of convenience (Bhatnagar et al., 2000). While literature on information search for service providers emphasizes the growth and importance of social media, for example with regard to tourism or health (Xiang & Gretzel, 2010; De Choudhury, Morris & White, 2014, p. 1374), this study drew a somewhat different picture and thus poses the question why social media were not used by the respondents in this study for information search.

Consumers increasingly have the possibility to interact with other consumers, for example over social media (Kozinets, 2002). In this sense Facebook is categorized as a type of eWOM (Cheung & Thadani, 2010). In this study, Facebook was however not used as source for eWOM. While the study of Xiang and Gretzel (2010) found that search engines lead consumers to social media sites, this was not the case with mobile subscriptions. Pan et al. (2007) already demonstrated that college students were strongly biased to choose higher rated links on Google, and one explanation why the respondents in this study did not use Facebook as an eWOM type of source could be, that Google rather suggests comparing or test websites or forums.

When asking if the interviewees 'liked' the Facebook site of mobile providers' in order to obtain relevant information for their decision-making, the findings revealed that consumers had a quite skeptical or sometimes even negative opinion about this channel. They doubted the relevance of this channel in finding useful information and expressed irritation in the form of increased advertisement. The respondents in this study were found to be quite conscious of the buyer-seller relationship and seemed to be aware of personalization algorithms. According to Luhmann (1979), expectation makes a difference to trust, since one is aware of "the possibility of harm arising from selectivity of others' actions" (p. 24). The respondents did not have much confidence in that the other party acts beneficial for them (Hawley, 2012), but rather expected to get more irrelevant commercials at times they do not need it. This stands in contrast to some findings in literature, that found we often forget how information online is personalized (Simpson, 2014). In addition, the respondents referred to that mobile providers and subscriptions play a very neutral part in their daily life. The findings thus hold up to that channel choice is related to the type of service provided (Black et al., 2002). Moreover, that respondents did not use and barely considered using social media in order to find information might thus demonstrate that telcos have to reconsider if social media is at all profitable in the context of pre-purchase phase or if resources should rather be reallocated to the identified key channels. However, social media could increasingly be used in the post-purchase phase.

Another interpretation suggests that social media might not have exploited its full potential yet. In fact, it could be the case that even though the respondents expressed that they had not been using social media in their pre-purchase decision-making process, they unconsciously still might have been influenced by it.

Despite that the respondents considered social media as not relevant and not trustworthy, consumers perceive social media as easily accessible. This opens up opportunities for telecommunication providers. As mentioned by one of the interviewees, more storytelling could be implemented in order to convey relevant information. This then could be an example of applying competence through performance for the benefit of another party as highlighted by

Vargo and Lusch (2004). Such an understanding of service would also provide a type of competitive advantage that would be hard to replicate (Gustafsson & Johnson, 2003).

6.4.2 Stores

The results showed that the respondents did not go to stores. They claimed physical effort, thus walking, as well as increased time costs as reasons for not using stores (Farquhar & Rowley, 2009). The argument that stores, compared to the Web, are somewhat inconvenient from a consumer perspective can be understood (Bhatnagar et al., 2000). What is however interesting to look at is the fact that respondents also considered stores low in trust (review table 3, p. 74). Since literature pointed out that services are perceived riskier than goods, should in fact make consumers prefer a face-to-face channel (Black et al., 2002). This is however not the case in the current study.

Repeating Luhmann’s thoughts, familiarity is a precondition of trust (1979). A logical conclusion is then, that familiar channels are prioritized before unfamiliar channels. Based on the findings of this study, it can be concluded, that the Internet has become a reliable background for young consumers. It seems like that the Internet has become more familiar than stores, since many respondents expressed that they were unsure if stores of some providers even exist. Consequently, this thesis argues that stores are perceived less available and that the perception of access convenience is therefore low for this channel (Berry et al., 2002).

Further, the respondents in this study expressed frustration over that service assistants often did not have the desired competence, for example that they were unable to answer questions or only repeated the information the respondents already found online. Since competence and expertise is a predictor for trust (Hawley, 2012), the perception that other channels might provide more relevant information helps to understand why the respondents have not been visiting stores.

Finally, Morrone et al. (2009) drew attention to the role of trust and confidence that the other party, the trustee, will act as expected. The findings showed that consumers want to be served not sold. The respondents valued to get relevant information that helped them to reach their goals. On this basis, the efforts of going to the store seem to outweigh the rewards, which according to Gensler et al. (2012) then minimizes the likelihood that a consumer chooses that channel.

6.5 Needs and search preferences are context dependent

Based on the analysis, this thesis argues that the decision-making journey is closely related to the different situations consumers are in. This relates on the one hand to a discussion about what triggers a switch of providers. On the other hand, it is argued for that depending on the certain situation, consumers make trade-offs between trust and convenience.

6.5.1 What triggers needs?

Since need recognition activates consumer decision-making (Rickwood & White, 2009), it is vital to understand what contributes to achieving the desired goal (Hoyer et al., 2013). Two points are worth emphasizing in this context. First, besides financial reasons, a strong motivation to change providers seems to be related to life events such as changing employer or if you start getting children. Based on these findings, this thesis argues for that there might exist other life events that trigger the pre-purchase decision-making process. Black et al. (2002) identified consumer characteristics as one important category affecting channel choice. While they argued that age is an important factor, this study suggests that life events could be a more accurate predictor in this regard. It would then also be interesting to explore, if consumer decision journeys differ according to different life events. This thesis shows that applying the lens from a consumer perspective (Gustafsson & Johnson, 2003) is an advantageous tool in order to understand when and how needs occur and thus opens opportunities to create value to consumers (Kotler & Armstrong, 2014). The results showed, that the respondents were in need of direction pointers and that overload of information sometimes led to confusion (Park et al., 2006). Since consumers constantly ask for more convenient solutions (Bhatnagar et al., 2000), in an ideal situation, service providers would offer the right information at the right time to consumers and thus increase service convenience. With the assumption that life events trigger needs, information could be presented according to those life events.

A second interesting point worth looking at is that respondents view the mobile phone as more important than subscriptions. This became especially apparent through the interviews in that two respondents changed their provider when buying a new phone even though they were satisfied with them. As Black et al. (2002) noted, channel choice is dependent on product/service characteristics. This could mean that the pre-purchase phase of consumers looking for bundles and those looking only for a new subscription could differ, since it was found that perceived risk and information search was positively related (Murray, 1991). Due to its qualitative character, the interviews could not account for making significant statements hereof. It would however be of interest to compare pre-purchase consumer journeys with a larger set of interview respondents to see if there are important discrepancies or similarities.

6.5.2 Trade-offs between trust and convenience

This study showed that the respondents used a mix of multiple channels because they wanted to control the outcome of their decisions. It also became apparent that the respondents were in need of different information from different channels in order to co-create value. Moreover, it was discussed that both trust and convenience are important factors that influenced which channels are used. Since both these concepts are highly subjective and context dependent, because they are influenced by experience and perception (Luhmann, 1979; Jiang et al., 2012), this thesis argues for that trade-offs are made during the pre-purchase decision process.

Several examples showed that the respondents preferred convenience over the search for (re)assurance. For example, respondent 7M got called up and decided to trust the seller on the phone due to his expertise. The friendly voice further increased the expectation about the sellers' intention to help (Hawley, 2012). Hence, the respondent rather minimized his search effort, by deciding to trust the seller, than making sure the information was correct. Similar, some other respondents expressed that they were not willing to spend a lot of time deciding for a provider. Trust helped them to avoid considering every possible outcome of their decision and thus contributes to explain variations in search effort (Lee et al., 2011). The high willingness to trust might be based on the cultural background. As presented in chapter two, Norway can mostly be found somewhere on top with regard to trusting other people and institutions (Norden, 2014). Kelton et al. (2008) argue for that trust helps to understand the way people engage in information search. The cultural background thus seems to be important for explaining the high trust in providers' websites, but also online reviews or comparing websites. Consequently, this thesis argues for that an existing high trust level means that service convenience could become a more important factor for the pre-purchase decision-making in the future. It is argued for that this occurs with regard to both decision convenience as well as access convenience, in that respondents not only lower their time costs (Berry et al., 2002), but also minimize physical and cognitive effort (Farquhar & Rowley, 2009).

This section discussed that consumers make trade-offs in favor of convenience and that culture as a contextual factor seems to play an important role in this kind of trade-off. Yet, this thesis also argues for that convenience is only traded against trust to a certain degree.

Consumers were willing to invest more time and effort when they perceived problems or felt that customer service provided them with additional control. Despite low search effort in online environments, Lee et al. (2011) called attention to that contextual factors such as information overload or confusion can cause variation in search (p. 357). Here again, the problem of disembodiment as pointed out by Ess (2014) becomes visible. Despite that the results revealed that consumers felt comfortable judging textual information, it can be stated that they still think it is easier to judge if a source is trustworthy when talking to a person on the phone or face-to-face (Black et al., 2002). Even though the interaction with service personnel increased the respondents' effort and time to solve the problem, some respondents rather wanted to be sure in their judgement. This was especially the case when the respondents were buying a new mobile phone, as the example of respondent 5F illustrated. Such value co-creation through dialogue worked especially well when the consumer felt that he was listened to and taken seriously and shows that interactivity is an important part of this process (Payne et al., 2008). As a result, customer care should start seeing consumers as operant resources, thus resources to produce effects with, instead of operand resources that are only acted on (Vargo & Lusch, 2004).

In summary, the findings suggest that consumers vary in the way they make trade-offs. These differences can be explained by the different context they are in as well as the individual needs they have. Eventually, this refers to that the pre-purchase decision-making is dynamic and divers.

7 Concluding Remarks

In this study, I have investigated the pre-purchase decision-making process of consumers in a service context. The pre-purchase phase comprises the moment from when a consumer senses a need until a purchase decision is made. With this, information search is a major part of this process. The goal of this thesis was to map and thus develop a deeper understanding of consumer channel behavior and rationale for their choices. In addition, I paid special focus to the role of trust and convenience regarding consumer channel choice. This study can thus be seen as a contribution to the intersection of research in communication science, marketing and human-computer interaction.

In order to explore this topic, I have conducted an empirical study by applying a mixed method design. On the one hand, I collected data with the help of semi-structured qualitative interviews with University students between the age of 19 and 32. On the other hand, I conducted an online survey, which was distributed via social media platforms to complement the interviews in their findings. By adopting an explorative research, I granted for the identification of real-life patterns in the way consumers behave prior to purchase as well as their evaluation of different channels. Applying consumer journey mapping in the analysis helped to truly take a consumer perspective.

This study showed that young Norwegian telecommunication consumers actively and voluntarily move through multiple channels in their pre-purchase decision-making process when changing mobile providers. With a strong need for control over the decision outcome, it is thus the consumers who eventually determine which channels create value for them during the decision-making process. Therefore, telcos are in need to be more aware of that service on communication channels means to support the consumers' own initiative to move between different channels, but also to provide the opportunity for personal contact when necessary. Identifying activities of value co-creation for consumers supports furthermore the notion that service not only can, but needs to be understood as a tool to create competitive advantage in the future. This might imply reallocation of resources for telcos in order to provide communication to the consumers at the time of relevance.

This study has further shown that channels complement each other, but that not all channels are similar important. The leading position of the Internet as communication interface suggests that online channels will become even more central in the future and coordination between them could comprise opportunities, especially if telcos manage to link them with consumer dominated channels. To exploit potential, telcos need to provide more integrated and simple solutions. Since young telecommunication consumers decide when, where and how they want information, telcos do not seem to have a choice but to start implementing channel synergies and move towards an omni-channel format.

Although it was not this study's aim to obtain insights in a connection between the two concepts of trust and convenience, the results indicate that this might be the case. This became clear by the way trade-offs were made. Moreover, with a high level of general trust in online websites and a strong confidence in judging textual information as found in this thesis, service convenience might become one of the main attributes telcos have to compete on in the future.

This study further contributed to a discussion about the relevance of social media, which was perceived very low by the respondents. Since access to information seem to become more important and social media are perceived easily accessible, telcos clearly have not yet adopted to such potential of social media. Thus, telcos should consider to redefine the purpose of their social media along the consumer journey as well as communicate the value of their social media activities more clearly to consumers.

Eventually, since the pre-purchase decision-making process has shown to be complex and dynamic, applying the consumer journey mapping tool for analysis and looking at the process from the consumers' eyes seemed to be beneficial from both a theoretical and practical perspective in that it revealed what consumers truly value.

7.1 Limitations and future research

The findings in this thesis helped improve the understanding of consumers' channel choice during their pre-purchase decision-making process. The combination of semi-structured interviews and the survey were helpful in that they approached the problem from two different perspectives with the major advantage of strengthening the results' reliability. However, the research conducted in the context of this thesis contains several limitations, which at the same time provide areas and stimulation for future research.

First, this study was conducted in the special context of the telecommunication sector and with a particular focus on mobile providers and subscriptions. Thus, generalization to other industries might not be applicable. It would therefore be interesting to examine a similar study in other service contexts such as banking or insurance in order to compare results.

Second, this study was limited to a young age group and due to a relatively low response rate of the survey, comparisons between age-groups were not possible. To validate the findings it could therefore be interesting to undertake this study in a much larger quantitative scale, in order to reach a higher level of significance of the findings. Telenor offered me to publish the survey on their own Facebook page, if translated to Norwegian. Unfortunately this was outside my resources to conduct, but could be a possibility for another master project. Future research should in this context also consider cross-cultural differences, either by replicating or extending the current research. Since Norway is found to be a high trust country, it would be of special interest how low trust countries differ and/or are similar with regard to channel usage in the context of telcos.

Third, since the dynamics of the pre-purchase phase appeared to be quite complex, different methodological approaches could increase the richness of the findings. This study might have been prone to recall bias. With a larger team of researchers it would be beneficial to observe consumers in real-time pre-purchase decision-making for example in combination with diaries or thinking-aloud method.

Finally, from a theoretical standpoint, this study conceptualized “other websites/the Web” as one channel, but found that consumers are quite fragmented in which online sites they are acquiring information from. Thus a need for a more differentiated channel categorization is apparent.

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Appendix 1: NSD Confirmation

Norsk samfunnsvitenskapelig datatjeneste AS
NORWEGIAN SOCIAL SCIENCE DATA SERVICES

Knut Kvale
Institutt for medier og kommunikasjon Universitetet i Oslo
Postboks 1093 Blindern
0317 OSLO

Vår dato: 01.12.2014	Vår ref: 40313 / 3 / HIT	Deres dato:	Deres ref:

TILBAKEMELDING PÅ MELDING OM BEHANDLING AV PERSONOPPLYSNINGER

Vi viser til melding om behandling av personopplysninger, mottatt 16.10.2014. All nødvendig informasjon om prosjektet forelå i sin helhet 28.11.2014. Meldingen gjelder prosjektet:

40313	*Understanding the Consumer: Pre-purchase Decision Making in the Telecommunication Industry - the Role of Trust, Risk and Convenience in Information Channels*
Behandlingsansvarlig	*Universitetet i Oslo, ved institusjonens øverste leder*
Daglig ansvarlig	*Knut Kvale*
Student	*Anne Huff*

Personvernombudet har vurdert prosjektet og finner at behandlingen av personopplysninger er meldepliktig i henhold til personopplysningsloven § 31. Behandlingen tilfredsstiller kravene i personopplysningsloven.

Personvernombudets vurdering forutsetter at prosjektet gjennomføres i tråd med opplysningene gitt i meldeskjemaet, korrespondanse med ombudet, ombudets kommentarer samt personopplysningsloven og helseregisterloven med forskrifter. Behandlingen av personopplysninger kan settes i gang.

Det gjøres oppmerksom på at det skal gis ny melding dersom behandlingen endres i forhold til de opplysninger som ligger til grunn for personvernombudets vurdering. Endringsmeldinger gis via et eget skjema, http://www.nsd.uib.no/personvern/meldeplikt/skjema.html. Det skal også gis melding etter tre år dersom prosjektet fortsatt pågår. Meldinger skal skje skriftlig til ombudet.

Personvernombudet har lagt ut opplysninger om prosjektet i en offentlig database, http://pvo.nsd.no/prosjekt.

Personvernombudet vil ved prosjektets avslutning, 31.12.2015, rette en henvendelse angående status for behandlingen av personopplysninger.

Vennlig hilsen

Katrine Utaaker Segadal

Hildur Thorarensen

Kontaktperson: Hildur Thorarensen tlf: 55 58 26 54

Dokumentet er elektronisk produsert og godkjent ved NSDs rutiner for elektronisk godkjenning.

Appendix 2: Informed Consent

Invitation to a face-to-face interview about

"Information search on mobile providers"

1) Background and Purpose of the study

You are invited to join my master's thesis research study investigating how consumers acquire information before buying a new mobile subscription. In the interview I am investigating how, especially students, acquire information about mobile provider and how they evaluate this information. In addition, I want to find out why some information channels are more important for consumers than others.

Through technological innovation, communication channels between service provider and consumers increased a lot over the last decade. This makes it difficult for consumers to find the right information and thereby the right service. Mobile phones are integrated in our daily lives, but people still struggle to find the right subscription to fit their needs. I want to help improve this situation.

To explore this topic, I am inviting you to take part in a 30 min meeting.

2) What do you agree to

By participating in the research, you agree to meet upon time and place and participate in the interview (and the survey). The questions asked will be about your prior experience with mobile services, your relationship to your mobile provider and the process about how you changed provider.

I will not collect sensitive information about you. I am interested in your experience and opinion. A tape recorder will record the interview and I will take notes during the interview.
The information about you will be confidential. This means that only my supervisor and I will have access to the information. In the thesis, no information will be revealed that can link to you.

The information will be stored on my computer exclusively. The information is stored encrypted and secured with a password. After having finished my master's thesis (latest December 2015), I will delete the recordings and all information about you.

3) Participation is optional

Participation in this study is optional, which means that you may at any point withdraw your consent, without having to explain your reason. If you withdraw from the study, I will remove all information about you.
If you would like to participate in this study, have questions or concerns about it, please contact:

Anne Huff, mobile nr.: 94 10 78 94 or anne.huff@gmx.de (Master Student) or
Knut Kvale, Email: knut.kvalae@telenor.no (Project supervisor)

This study is reported to the Data Protection Official for Research at Norwegian Social Science Data Services (NSD).

Informed Consent

I have received information about the study, and I am willing to participate in both the interview and the survey.

- ☐ ***I have read and understood the information about the project, as provided in the information sheet.***
- ☐ ***I voluntarily agree to participate in the project.***
- ☐ ***I accept that my answers might be used in the master thesis.***

____________________	____________________	____________
Name of Participant	Signature	Date

Appendix 3: Semi-structured Interview guide

Time: ca. 15-25min

Overall question to be answered in the master's thesis (to keep in mind for the researcher):

- *How do students acquire information about mobile providers <u>prior</u> to purchase and how do they evaluate the information on different channels (especially regarding trust and convenience)*

<u>Before the interview</u><u>:</u> Oral information given to the respondents

- Takk for at du kom og at du tar deg tid til å delta i min studie
- Det er svært viktig for meg at du svarer på grunnlag av dine egne erfaringer. Det finnes ingen riktige eller feil svar
- Alle resultater fra undersøkelsen vil bli presentert slik at enkeltrespondenter ikke kan identifiseres
- Jeg vil ta et lydopptak av hele intervjuet. Er det ok for deg? Informasjonen vil ikke bli gitt til andre. Jeg vil heller ikke bruke navnet ditt eller identifiserende informasjon i min masteroppgave.
- Likevel, ønsker jeg å bruke sitatene dine i masteroppgaven min, derfor ønsker jeg at du signerer et informert samtrykk
- Har du noen spørsmål før vi begynner?

<u>Intro questions</u>

- Hvor gammel er du? Hva studerer du? I hvilket år studerer du?
- Har du en deltidsjobb? Hvis ja, hvor mye jobber du?

<u>Switch of mobile provider</u>

- Hvilken mobiltelefon har du? Er du fornøyd med den? Er den ny? Når kjøpte du den?
- Er den bundet til et abonnement? Hvis ja, hvorfor valgte du med binding, og når går bindingen ut?
- Når byttet du mobilabonnement sist? Hva var grunnen til at du byttet?
- Hvilken operatør hadde du før? Hvilken har du nå?
- Var det noe med abonnementet du ikke helt forsto før du kjøpte den? (Eksempel: vilkår, lock-in period, bindingstid, osv.)
- Møte du på neon utfordringer mens du byttet? Eksempel: Vanskeligheter med å få Sim kort tilsendt.
- Var det første gang du byttet eller har du byttet mobile operatør flere ganger før?
    - Hvis ja: Hva var grunnene for det?

Use and satisfaction:

- I det abonnement du har nå? Vet du hvor mye data du bruker? Synes du det er passende?
- Stort sett: Er du fornøyd med din operatør nå? Ja/nei - Hvorfor?
- Finnes det noe som kunne vært bedre/annerledes? Er det noe du ikke liker angående operatør eller abonnement? -> Følg opp om det passer: Hva må en mobiloperatør tilby deg for at du sier den gir meg «god kundeservice»?

Channel choice during information search

Nå skal vi snakke om siste gang du har byttet operatør og hvordan du gjorde det. I den konteksten skal vi snakke om «kanaler». Med kanal mener jeg alle mulighetene for å få informasjon om en operatør (for eksempel: gjennom websiden til operatøren, reklamer på TV, radio, online; sosiale medier som fb eller twitter, forumer, venner/familie/kollegaer, eller gjennom butikken)

Reklame trad. Media:

- Da du skjønte at du vil bytte operatør, hadde du sett noen reklamer på tv/radio/avis som gjorde at du ble mer bevisst på hvilken operatør du har lyst på?
- Hvordan synes du den operatøren framstiller seg fram i reklamer?
- Synes du reklame av din operatør var troverdige?

Webside operatør:

- Var du på websiden til operatøren du er hos nå før du kjøpte? Ja/Nei.
- Hvis nei: Hvorfor ikke?
- Hvis ja: Hva slags informasjon let du etter? Fikk du informasjon du lette etter? Hvis nei: hva manglet? Synes du det var en god nettside? Ja/nei, Hvorfor det?
- Eventuelt: Var det enkelt å finne fram? Ja/nei -> Hvorfor?
- Var du på websidene til andre operatører før du kjøpte mobilabonnement?
    - Hvis nei: hadde det en spesiell grunn?
    - Hvis ja: hvilke besøkte du og hvorfor?
- Har du brukt noen andre sider online for å finne informasjon? Hvis ja, hvilke? Hvorfor?

Word of mouth:

- Fikk du operatøren anbefalt av venner, familie eller colleger?
- Hvis ja av hvem? Og hva sa de som gjorde at du fikk lyst på akkurat den operatøren?
- Diskuterer du generelt mobiloperatører med vener/familie? Hvis ja – hva er det dere snakker om da?
- Sammenliknet med reklame eller websiden, hvordan var det forskjellig da venner/familie ga deg informasjon om operatøren?

- Syntes du de er mer troverdige enn for eksempel websiden til operatøren selv? Hvorfor (ikke)?

Sosiale medier/forums:

- Liker eller følger du noen operatører på sosiale medier?
    - Hvis ja, hvilke? Hvorfor?
    - Hvis nei, hvorfor ikke?
- Hvis ja: Hvor nøye følger du med på fb eller twitter posts?
- Brukte du sosiale medier for å informere deg om operatører?
    - Hvis ja: Har du spurt om/kommentert noe der? Hvis ja: hva?
    - Hvis nei: Har det en spesiell grunn at du ikke følger sosiale medier?
- Har du brukt sosiale medier til å kontakte mobiloperatør for informasjon?
- Følte du at sosiale medier hjalp deg i å ta en beslutning eller bekrefte din beslutning for å velge din nåværende operatør? Hvordan?
- Hvordan var det med forumer? Besøkte du på noen? Hvis ja: Leste du bare elle spurte du spørsmål? Hjalp det deg? Hvordan?

Butikk:

- Har du vært innom butikken for å snakke med selgere for å bli informert? Ja/nei Hvorfor?
- Hvis ja: Hvordan opplevde du servicen i butikken? (Fikk du bra service?)
    - Hvorfor var den bra/dårlig?
    - Generelt: Hvordan definerer du bra eller dårlig kundeservice?

Call a company representative:

- Har du kontaktet noen mobiloperatører via telefon i prosessen? Hvorfor (ikke)?
- Hvis ja: Var det enkelt? Hva var det du lurte på? Fikk du svar på spørsmålene dine?

<u>Trust and Convenience</u>

- Hvor viktig var tid for deg i den informasjons-lete-prosessen?
- Hvilken av de kanaler vi snakket om nå stolte du mest på? Hvorfor?
- Var det en kanal som du syntes var spesielt bra eller dårlig? Hvorfor?
- Har du sammenliknet forskjellige operatører? Hvilke da? Hvorfor gjorde du det?
- Hva sammenlignet du? Brukte du noen spesielle sider for å sammenligne forskjellige operatører?

På hvilken møte kjøpte du faktisk abonnement? På websiden, butikk?

Konklusjon: Har jeg forstått deg riktig når jeg sier…du brukte primært xx her for å finne informasjon/ at det var Kanal X som var avgjørende for deg? Er det fordi sosiale medier/xx gir deg en annen informasjon enn de andre kanalene?
Thank you for your time. Any questions: Contact me on anne.huff@gmx.de

Appendix 4: Facebook and Twitter announcements

Interview announcements

Anne Huff
December 3, 2014 ·

Kjære studenter!
Har du eller kjenner du noen som har byttet mobiloperatør i de siste 6 måneder? For min masteroppgave leter jeg etter studenter som har lyst til å snakke med meg om denne erfaringen (ca. 20min face-to-face intervju). Gjerne del eller snakk med dine venner om de har lyst å delta! Du får selvfølgelig en kaffe/brus spandert!

Like · Comment · Share

Anne Huff @Anne_Huff · Dec 3

For min masteroppgave leter jeg etter studenter som byttet mobiloperatør i de siste 6 månder (20min intervju). @HFSU @Universitas_no

1

Survey announcements

Anne Huff
December 15, 2014 ·

Kjære dere!
Jeg skriver master oppgaven min nå og trenger deres hjelp med å svare på surveyen min! Det hele tar bare 12min og du kan VINNE en av 10 Telenor gavekort (500 NOK hver).
Jeg er interessert i hvordan du skaffer deg informasjon om mobiloperatører. Følg lenken nedenfor eller bruk QR-Code! Gjerne del med venner eller familien! Alle kan delta! TUSEN TAKK på forhånd og GOD JUL!

I am writing my Master's thesis and need YOUR help to answer my survey! It only takes about 12 minutes and you can WIN one of 10 Telenor gift cards (500 NOK each). I am interested in how you obtain information about mobile provider. Follow the link below or use the QR-Code. Please share with friends/family – anyone can participate! THANKS A LOT and Merry Christmas 🙂

https://response.questback.com/telenorcommunica…/yzl6sgda3y/

Like · Comment · Share

Anne Huff @Anne_Huff · Dec 15
Vinn en av 10 Telenor giftcards ved å fylle ut surveyen min for masteroppgaven! @HeleneJorum @AskeKammer @arnte RT response.questback.com/telenorcommuni …
3

Anne Huff @Anne_Huff · Dec 15
For masteroppgaven trenger jeg DIN hjelp med å fylle ut min survey. VINN en av 10 Telenor gift cards (500NOK) *RT* response.questback.com/telenorcommuni …
1

Appendix 5: Codebook

Code	Description	Example	RQ
Reason for switch	Respondent explains the reason(s) for changing provider.	• It was cheaper. • My mobile phone got stolen.	RQ1
Subscription agreement type	Respondent states what kind of subscription he got and explains the reason for it.	• I bought it [mobile phone] open. So I could choose the subscription I wanted. • The total buying sum was much better than without a contract.	RQ1
Brand Switch	Respondent states which provider he switched from and to.	I changed from One Call to Netcom.	RQ1
It is all the same	Respondent expresses that he perceived subscription offers were similar or the same.	It was exactly the same as the One Call subscription.	RQ1
Previous experience *a. With switching providers* *b. With channels*	Respondent makes references to previous experience a. In regard to switching b. In regard to channels	a. This was the first time I changed. b. I have been in contact with both Amazon and Microsoft over live chat […], but that didn't work that well. It was a little random if you got an answer or not.	RQ1
Perception of current switching process	Consumer describes how he experienced the current switching process and/or if difficulties occurred.	• It went seamless. • I was not registered at the creditors.	RQ1
First channel for search	The respondent states in which channel he started his search.	My friends recommended Talkmore, because they could call for free to Talkmore customers.	RQ1
Multi-channels use	Respondent makes references to the use of a combination of channels.	• I had to check out that I got the best offer through several channels. • I think each channel had its use.	RQ1
Active & Conscious consumer	Respondent refers to expectations and/or	• I feel if I click on something there [Fb],	RQ2

	demands during the information search.	it would intensify the advertising I get. • I like to seek for offers, I don't like to get offers if I have not asked for it.	
Change in spite of satisfaction	Respondent refers to that he was satisfied with the provider, but still changed.	It was me who was a little nostalgic to switch.	RQ2
Coverage	Respondent mentions who he thinks is responsible for the quality of coverage.	I thought, where there is bad coverage it's in general bad coverage.	RQ2
A good/bad deal	Respondent describes what he defines as either a 'good deal' or a 'bad deal'	• Extra functions, like a free membership in Spotify or free movie entrance on Tuesdays, getting discounts. • They did not keep up when people began to get free SMS and calls. That was a bad deal in a way.	RQ2
Knowledge about own mobile use	Respondent states what he knows about own mobile use.	• I use in average about 200MB a month. This is very suitable for my use. • I think I am within limits.	RQ2
Customer service *a. Good* *b. Bad*	Respondent describes what he thinks is good/bad customer service	a. Those who give a little extra. Those who are willing to help you. To listen after what I need and be honest. Easy solutions. b. When I have to pay extra for customer service. Not to get informed.	RQ3
Low value channels	The respondent expresses why he does not think that the channel will be useful, why he feels irritated or why he did not use/consider a channel.	• My family is too old. They do not know anything about these kind of things. • I could have called them, but all the information I needed was on the website.	RQ2 & 3

		• I have never really cared to go to their fb-sites. I do not see the point with doing that. I doubt to find proper information there.	
Value through *a. Comparing* *b. Finding flaws* *c. Verifying/ confirming*	Respondent explains the value of engaging in the activities of comparing, finding flaws and confirming.	a. [I wanted to] check that I actually get the cheapest [price] or… as cheap as I could get it. b. By reading various reviews you find out what is best. It is quality control. c. When I am about to use a lot of money, I am always afraid that I will misunderstand information, [so I went to the store].	RQ2
Time cost/benefit	Respondents refers to how much time he used in order to come to a decision.	I used a day or two.	RQ1
Channel Trust	Respondent describes why he trusts certain channels over others.	The information I got from the Internet and forums. I like the facts on the websites and from the discussion forums I like other people's opinion to get the bigger picture.	RQ3
Most trusted channel	Respondent makes reference to channel he considers most trustworthy.	I think I do not rely on one particular channel… I think each channel has its use.	RQ3
Cultural trust	Respondent makes references to culture/Norway regarding trust.	I have confidence in the Norwegian firms that I know from before, that those do not fool you.	RQ3
Confidence in own judgment	Respondent expresses how confident they feel to judge the information they receive on different channels	• I think I can easily distinguish between a source that is serious and one that isn't. • You realize fast if a person on the other side [when calling] tries to do a good job or if he just sits and	RQ2

		pretends as if he is working. • I trust a little more what I read myself than what my friends say.	
Channel effort perception	Respondent reports perceived effort accessing information	• The website was easily understandable, everything was on the front page, so you saw it at once when you got there. • Easy to contact, just went to the website and pressed chat.	RQ1
(e)WOM directs search	Respondent mentions that recommendations by friends made him consider/check out the provider	• My friends asked me to switch to Talkmore. • [I went to the forums], because I like to get other people's opinion of what is good and what isn't.	RQ1
Importance of Mobile provider in consumers lives	Respondent expresses relationship he has to mobile providers	They are playing a really neutral part in my daily life.	RQ2

Appendix 6: Online Survey

Consumer behaviour survey

Dear participant,

Thank you for your interest in this questionnaire. It will take you about **12 minutes.**

As part of my master's thesis work at the University of Oslo, I am interested in how you acquire information about mobile provider before you make a purchase. There are no right or wrong answers.

The study is done in collaboration with Telenor Research and the research project "Customer Care 2015".

The information will be treated confidential and will only be used for scientific research. Your participation in this study is completely voluntary and you can withdraw from the survey at any time.

As a reward for completing the survey, you can participate in a lottery of 10x1 Telenor gift cards (500 NOK each).

If you have any questions regarding the survey or research, please contact via
e-mail anne.huff@gmx.de

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2) * Your gender

○ Male ○ Female

---

3) * How old are you?

○ 16-20
○ 21-27
○ 28-35
○ 36-49
○ 50-67
○ 68-79
○ 80+

---

4) * Your nationality

---

5) * Where are you currently living?

Select answer

Oslo
Akershus
Østfold
Vestfold
Hedemark
Oppland
Buskerud
Telemark
Aust-Agder
Vest-Agder
Rogaland
Hordaland
Sogn og Fjordane
Møre og Romsdal
Sør-Trøndelag
Nord-Trøndelag
Nordland
Troms
Finnmark

6) * You are in a situation where you would like to choose a new mobile provider.
What are the first 3 sources you would consider for finding information?

9) * When was the last time you changed your mobile provider

- ◯ 1-3 months
- ◯ 4-6 months
- ◯ last year
- ◯ last 2 years
- ◯ more than 2 years
- ◯ more than 5 years
- ◯ more than 10 years
- ◯ I never changed
- ◯ I don't know

10) * What was the main reason for you to change mobile providers?

11) * Who is paying for your mobile subscription?

- ◯ Myself
- ◯ Employer
- ◯ My parents
- ◯ Other

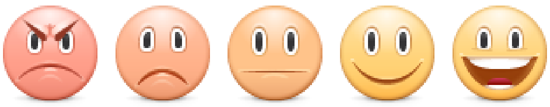
12) * What is your current mobile provider?

- ○ Ventelo
- ○ Network Norway
- ○ One Call
- ○ Chess
- ○ Telenor
- ○ NetCom
- ○ Lebara
- ○ Talkmore
- ○ Tele2
- ○ Djuice
- ○ Other
- ○ I don't know

13) * What were the 3 most important aspects for you to choose exactly this provider?

---

16) * How satisfied are you with your current mobile provider?



○ ○ ○ ○ ○

17) * How important were the following aspects for you choosing your current mobile provider?

	Not important 1	2	3	4	5	Very important 6
Special offer on subscription	○	○	○	○	○	○
Special offer on packages (handset + subscription)	○	○	○	○	○	○
Users' reviews	○	○	○	○	○	○
Friends' recommendations	○	○	○	○	○	○
Brand	○	○	○	○	○	○
Known for good customer service	○	○	○	○	○	○
Price	○	○	○	○	○	○
Lock-in period	○	○	○	○	○	○

18) * How important is it to you that a mobile provider has the following services

	Not important 1	2	3	4	5	Very important 6	I don't know
Good coverage indoors	○	○	○	○	○	○	○
Good coverage outdoors	○	○	○	○	○	○	○
Good customer service	○	○	○	○	○	○	○
Payment via sms	○	○	○	○	○	○	○
Overview over mobile use	○	○	○	○	○	○	○
Electronic invoice	○	○	○	○	○	○	○
4G	○	○	○	○	○	○	○
Bank ID	○	○	○	○	○	○	○
My Profil	○	○	○	○	○	○	○
Roaming	○	○	○	○	○	○	○
Personal data on clouds	○	○	○	○	○	○	○
Contact list can be transferred	○	○	○	○	○	○	○
The store helps me to install the simcard or and set up my phone	○	○	○	○	○	○	○

19) * How do you feel about the following statements?

	Disgree 1	2	3	4	5	Agree 6
Choosing a mobile subscription is rather complicated	○	○	○	○	○	○
It is difficult to compare information on mobile subscriptions	○	○	○	○	○	○
It is time consuming to search for information on mobile subscriptions	○	○	○	○	○	○
Collecting information on mobile subscriptions takes a lot of effort	○	○	○	○	○	○
Mobile providers' websites contain difficult language and confusing terminology	○	○	○	○	○	○

20) * How likely is it that you choose the following sources to find information on mobile subscriptions?

	Unlikely 1	2	3	4	5	Very Likely 6	I don't know
Provider's Website	○	○	○	○	○	○	○
Other Websites	○	○	○	○	○	○	○
Media (TV, radio, newspaper)	○	○	○	○	○	○	○
Friends/Family/ Colleagues	○	○	○	○	○	○	○
Social media	○	○	○	○	○	○	○
Store	○	○	○	○	○	○	○
Calling customer care	○	○	○	○	○	○	○

21) * For which of the following information sources do you consider the statement to be true?

	Provider's Website	Other Websites	Advertising	Friends/Family/ Colleagues	Social Media	Store	Calling customer care	I don't know
I can easily access the information	☐	☐	☐	☐	☐	☐	☐	☐
I can easily compare options of mobile subsciptions	☐	☐	☐	☐	☐	☐	☐	☐
Too much or confusion information	☐	☐	☐	☐	☐	☐	☐	☐
I find the information I want fast	☐	☐	☐	☐	☐	☐	☐	☐
The information can be trusted	☐	☐	☐	☐	☐	☐	☐	☐

22) * Which of the following sources do you trust most? (Choose 2)

☐ Provider's Website

☐ Other websites

☐ Media (TV, radio, newspaper)

☐ Friends/Family/Colleagues

☐ Social Media

☐ Store

☐ Calling customer care

23) * How much time would you spend on finding information on a new provider?

24) * How do you feel about the following statements?

	Disagree 1	2	3	4	5	Agree 6
I would rather talk to a shop assistant instead of searching for information online	○	○	○	○	○	○
I like to find solutions myself first before asking for help	○	○	○	○	○	○
I keep close track of my mobile phone usage	○	○	○	○	○	○
In general, I find it easy to decide on what to buy	○	○	○	○	○	○
I prefer taking my time browsing the internet for information before I buy anything	○	○	○	○	○	○

25) * Which of these statements do you agree most with?

- ○ I prioritize mobile phone over mobile provider
- ○ I prioritize mobile provider over mobile phone
- ○ Mobile phone and mobile provider are equally important
- ○ Other

26) * How much money do you spend on your mobile subscription on average a month?

27) * Do you feel this is

- ○ Suitable
- ○ Too much
- ○ Too little

28) * How much data are you using on average a month?
(Write "?" if you do not know)

29) * Choose the percentage that best represents how close you are to your data amount limit on average a month.

- 25%
- 50%
- 75%
- 90-100%
- I often exceed the limit and have to buy additional data
- Varies a lot
- I don't know

30) * In general, where are you primarily when you search for information online about products/services?

- At home
- At work/school
- On the go
- Other

31) * In general, which devices do you primarily use for information search online about products/services?

- Smartphone
- Laptop/PC/Mac
- Tablet
- Other

32) * How long have you been working?

- ◯ I am still a student
- ◯ 1-2 years
- ◯ 3-5 years
- ◯ 5-10 years
- ◯ more than 10 years
- ◯ Other

33) * Choose the living situation that applies best to you.

- ◯ Single
- ◯ Single with children
- ◯ Couple
- ◯ Couple with children
- ◯ Other

34) * Do you want to participate in the lottery of 10x1 gift cards (Telenor, 500 NOK each)

- ◯ Yes
- ◯ No

Thank you for your help!

If you have any questions regarding the survey or research, please contact via e-mail anne.huff@gmx.de.